



Government Services

Agency Program Coordinator Guide

State of California CAL-Card Purchasing Card Program

Welcome to the CAL-Card Program. This manual is designed to serve the agency program coordinator as both a training tool and ongoing reference guide for your agency's CAL-Card purchase card program.

The following CAL-Card Program training materials are also available:

- Cardholder Guide
- Approving Official Guide
- Designated Billing Office Guide
- Agency Program Coordinator Guide
- CAL-Card Cardholder Training Video/Program Administrator Video
- PowerPoint Program Overview and Accounting Procedure Presentations

If you have any questions regarding this manual or about the CAL-Card Program administration, please contact a U.S. Bank Account Coordinator, at (800) 254-9885 x35614.

U.S. Bank Customer Service is available 24 hours-a-day, 7 days-a-week.

You may also contact the Department of General Services, Procurement Division, CAL-Card Program at (916) 375-4581. The CAL-Card Team is dedicated to ensuring the success of your agency's CAL-Card Program. For more information visit the Department of General Services, Procurement Division, CAL-Card website at www.dgs.ca.gov/pd and select CAL-Card.

Please Note: This manual contains proprietary information that should not be disclosed outside the government of the State of California and should not be duplicated, used or disclosed, in whole or in part, for any purpose other than as a training tool and reference guide for CAL-Card Program administrators.

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(Revised 2/03)



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- SECTION 1 -

CAL-Card PROGRAM OVERVIEW

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U.S. Bank Government Services CAL-Card Purchasing Card Program

Welcome to CAL-Card, the State of California's purchase card program. Through a State of California Master Service Agreement, U.S. Bank Government Services provides Visa® bankcard services.

Government Services is a division of U.S. Bank NA of Minneapolis, the world's largest provider of purchase cards for government and corporate markets.

The State of California's CAL-Card Program was initiated in 1992. A number of unique controls have been developed for the CAL-Card Program that do not exist within a traditional credit card environment. These controls ensure that the CAL-Card can be used only for specific purposes within specific dollar limits. In addition, cardholder certification is required for each transaction, with additional certification by the cardholder's designated approving official before the agency makes payment to U.S. Bank Government Services.

This manual provides an overview of the CAL-Card Program. It includes detailed information on implementation, Account Setup, ongoing procedures, reporting, forms and electronic access. U.S. Bank Government Services welcomes your participation. U.S. Bank and the State of California are committed to making your CAL-Card Program a success and we look forward to working with you.



CAL-Card Program Structure

The CAL-Card Program is based on a multiple level system, which can accommodate varying reporting levels within an agency. The CAL-Card Program Structure ensures a comprehensive system of checks, balances and audit controls to help guard against misuse at all levels. Since terminology may vary by organization, the CAL-Card Program structure is defined by *Level Numbers* as illustrated below.

U.S. Bank Government Services	Level 1
State of California	Level 2
Participating Agency or Participating Subdivision, University	Level 3
Participating Agency or Division within	Level 4
Approving Official	Level 5
Cardholder	Level 6

Levels 1 and 2 represent the CAL-Card Program for the State of California, Department of General Services, Procurement Division, which administers the CAL-Card contract. Visa has assigned a unique prefix number — 4055-01 — to all CAL-Cards. No other credit or purchasing card bears the prefix 4055-01. This prefix enables U.S. Bank to meet reporting requirements for the State of California, Department of General Services, Procurement Division.

Level 3 identifies the participating agency, such as the Department of Transportation, Sacramento County, or the Franchise Tax Board. A two-digit code, which follows the 4055-01 CAL-Card prefix, is used to identify each Level 3 participant. Your U.S. Bank National Account Manager assigns this code.

Level 4 identifies a subdivision within a Level 3 (Department of Transportation, Highway Maintenance Division) or an individual agency (City of Carlsbad). A four-digit code, which does not appear on the CAL-Card, is used in invoicing and other areas to identify Level 4 participants. This code is defined by your agency assigned CAL-Card Program Administrator known as the agency program coordinator. The Level 3 may establish as many Level 4 designations as desired to effectively define their program.

The agency program coordinator designated billing office contact and dispute official for the CAL-Card Program are most often identified within Level 4. These contacts may be unique to each Level 4 office, or may be the same for **multiple** Level 4 offices within a Level 3. Agencies also identify these contacts at the Level 3. The U.S. Bank National Account Manager assists agencies in structuring the best system to meet their needs.



Billing/invoicing and payment to U.S. Bank Government Services is generally administered by the Billing Office at Level 4. However, totals from multiple Level 4 offices can be rolled into a single invoice at Level 3, if combined billing and payment is desired.

At Level 5, the approving official is designated. Under the guidelines and controls established for the CAL-Card Program, the approving official is responsible for managing and monitoring CAL-Card activity for a designated group of cardholders. There may be multiple Level 5 approving officials reporting to a single Level 4 agency program coordinator.

Level 6 is the only level at which the CAL-Card is issued. One or more cardholders within a specific group at Level 6 report to a designated approving official at Level 5.

As stated previously, the various levels defined here have been established to ensure a comprehensive system of checks, balances and audit controls throughout the participating agency.

CAL-Card Program Structure Example

Level Designation	Coordinating Agency Structure	Level Numbers and Account Numbers
Level 1	Government Services	4055
Level 2	CAL-Card	4055-01
Level 3	Department of Transportation	4055-01-80
Level 4	Highway Division	4055-01-80-2222
Level 5	Approving Official (Control Account)	4055-0180-9876-5431
Level 6	Cardholder (Purchase Card Account)	4055-0180-2345-6789



Participating Agency Structure

During the CAL-Card implementation process, the agency personnel who will perform critical CAL-Card administrative functions are designated, as are individual cardholders.

The **Agency Program Coordinator (APC)** oversees the entire CAL-Card Program within an agency, including the administration of new accounts, reporting and payment processes. The APC is responsible for developing procedures, providing training and enforcing compliance to agency's procedures and the terms of the CAL-Card Master Service Agreement.

The **Designated Billing Office (DBO/BO)** is responsible for authorizing timely payment to U.S. Bank after verifying the accuracy of the invoice. The DBO is responsible for communicating noncompliance of agency policy to the APC.

A **Dispute Official (DO)** may be designated to review and follow-up on pending cardholder disputes to ensure timely resolution. Often, the agency program coordinator or designated billing office contact serves as the dispute official.

The **Approving Official (AO)**, often a cardholder's direct supervisor, is responsible for reviewing and approving Cardholder Statement of Account or each cardholder under his or her supervision. Each month, the approving official is responsible for ensuring that all cardholders have reconciled their monthly Cardholder Statement of Account. Additionally, the AO reconciles each Cardholder Statement of Account to the approving official Monthly Summary Report (R090) and then submits the R090 along with all Statements of Account to the Designated Billing Office within the time frames determined by their agency.

The **Cardholder (CH)** is a current agency employee with purchasing authority who uses the CAL-Card for agency-related business purchases, then reconciles and signs a Statement of Account at the end of each billing cycle. Cardholders are responsible for keeping records of each transaction, and must complete the monthly reconciliation within the time frame determined by their agency.



CAL-Card Description

U.S. Bank National Association, DBA Government Services, issues the distinctively designed CAL-Card. The CAL-Card may be used only by the designated cardholder and must be used only for official business. **The CAL-Card is not to be used as a payment mechanism for personal purchases.**

Using the number 4055-0106-1234 -5678 as an example, the information embossed on the CAL-Card includes:

Account Number 4055-01	The first six digits represent the standard number for the CAL-Card Program.
06	The succeeding two digits indicate the participating agency, such as the Department of General Services, Department of Transportation or Sacramento County.
1234567	The next seven digits identify the individual cardholder.
8	The final number is a mathematical check digit.
Expiration	MM/YY The actual expiration date is the date beyond which the CAL-Card can no longer be used. A new card is issued and mailed to the cardholder during the month in which the old card is due to expire. As with any newly issued CAL-Card, the cardholder must call Customer Service to activate the card before it can be used for purchases.
Cardholder name	The name of the authorized cardholder is embossed on the card.
Agency Emboss Information	Each agency can specify a 20-character identifier to be embossed on each of its cardholder's CAL-Cards. This identifier, usually the agency name, appears directly below the embossed cardholder name. Use of this field is optional and can be used for any alphanumeric descriptor.
User Field 2	The first eight digits of the 15 digits User Field 2 associated with the cardholder account may be embossed on the card. It appears below the Agency name. Use of this field is optional for each cardholder set up. This field is often used when issuing multiple cards to one person. User Field 2 data is embossed on the card to facilitate identification and use of the appropriate card.



Account Number

Cardholder Name



Expiration Date

Agency Embossed Information

The reverse side of the CAL-Card includes a space for the cardholder's signature to prevent unauthorized use, the cardholder should sign the CAL-Card as soon as it is received. The cardholder should also immediately call the Customer Service toll free telephone number, which appears on the reverse side of the card, to activate his/her CAL-Card account. The cardholder will be asked to provide specific information, previously disclosed during the Account Setup process, before the account can be activated. The cardholder will also be required to demonstrate knowledge of their assigned Single Purchase Limit, as well as the telephone number and zip code listed for their account. Once the account is activated, it is available for immediate use.

Cards must be activated within 13 days.

U.S. Bank Customer Service is available 24 hours-a-day, 7 days-a-week at (800) 227-6736. The cardholder should also be aware that they might be asked for their "CVV" numbers, which stands for "Card Verification Value." The "CVV" number is a three-digit number following their account number within the signature block on the reverse side of their card. The "CVV" numbers can be required for a merchant to process a purchase transaction.



Spending Controls

A number of unique controls have been established to ensure proper use, and prevent misuse, of the CAL-Card. Spending controls are defined at both the cardholder and approving official levels. Controls are established during account set-up. Changes to established spending controls are authorized only by the agency program coordinator.

Cardholder Controls

Seven types of spending limits are defined at the cardholder level:

1. Single Purchase Limit (Mandatory)

This limit restricts the amount of any single purchase made by the cardholder. A single purchase may include multiple items and is the total of those items purchased at one time at a merchant location. A different Single Purchase Limit may be set for each cardholder. The designated Single Purchase Limit must be an amount divisible by \$50.

2. 30-Day Purchase Limit (Mandatory)

This limit determines the maximum dollar amount that will be authorized for a cardholder within a 30-day billing cycle. NOTE: This is based on cycle—not a calendar month period. The 30-Day Purchase Limit is determined during the cardholder Account Setup, and should be the amount that a cardholder would be reasonably expected to spend during that period. The 30-day Purchase Limit must be an amount divisible by \$100.

3. Daily Purchase Limit (Optional)

This limit restricts the amount of total dollars spent for a 24-hour period by the cardholder. A daily limit of dollars spent may include multiple items and is the total of those items purchased. A different Daily Purchase Limit may be set for each cardholder. The designated Daily Purchase Limit must be an amount divisible by \$50.

4. Quarterly Purchase Dollar Limit (Optional)

This limit determines the maximum dollar amount that will be authorized for a cardholder within a calendar quarter. The Quarterly Purchase Dollar Limit is determined during the cardholder Account Setup, and should be the amount that a cardholder would reasonably be expected to spend during that period. The Quarterly Purchase Dollar Limit must be an amount divisible by \$100.

5. Annual Purchase Dollar Limit (Optional)

This limit determines the maximum dollar amount that will be authorized for a cardholder within an annual calendar. The Annual Purchase Dollar Limit is determined during the cardholder Account Setup, and should be the amount that a cardholder would reasonably expect to spend during that period. The Annual Purchase Dollar Limit must be an amount divisible by \$100.



6. Cardholder Number of Daily and Monthly Transaction Limits (Optional)

This limit restricts the number of transactions for a single day as well as the total number of transactions for the 30-day billing cycle by the cardholder. A different number of daily or 30-day transaction limits may be set for each cardholder. The number of daily and monthly transaction limits are determined during the cardholder Account Setup, and should be in a count that would reasonably meet the transaction count expected for a given day or for the month.

7. Merchant Activity Type Codes (Mandatory)

In addition to dollar limits, a separate spending control based on merchant classification is established at the cardholder level. This control prevents cardholders from using the card at certain merchants. A list of merchant categories has been defined for the CAL-Card Program, which includes classifications such as general retail, mail/phone order, gas service stations, etc. Various combinations of these merchant categories have also been established to create a list of Merchant Activity Type (MAT) Codes to define individual spending needs.

The complete list of Merchant Activity Type Codes appears in Section 5 of this manual.

For State agencies, the CAL-Card is a prohibited payment mechanism for travel related, per diem purchases, which includes air and ground transportation, lodging and meals. Travel purchases are, however, permitted under local government agency guidelines.

The CAL-Card Program contract automatically excludes the following high risk or cash-related transactions:

- Airphone
- Wire Transfer, Money Order
- Direct Marketing Insurance Services
- Financial Institutions: Manual Cash Advance
- Financial Institutions: Automatic Cash Advance
- Non-Financial Institutions: Foreign Currency, Money Order, Travelers Checks
- Security Brokers/Dealers
- Overpayments
- Savings Bonds
- Timeshares
- Betting, Casino Gaming Chips, Off-Track Betting
- Political Organizations
- Religious Organizations
- Court Costs, Alimony, Child Support
- Fines
- Bail and Bond Payments
- Tax Payments
- Government Loan Payments

Authorization attempts (attempted purchases) for any of these items will be automatically declined.



A listing of all excluded Merchant Categories can be found in Section 5.

Approving Official Controls

1. Office Limit (Mandatory)

The 30-Day Office Limit represents the maximum dollar amount that may be spent by all cardholders reporting to an approving official (usually a cardholder's immediate supervisor) within a 30-day period. The agency program coordinator in consultation with office budget/finance personnel should establish this limit. Regardless of the combined total spending authority delegated to individual cardholders, no purchases may exceed the 30-day Office Limit. This limit is provided to assist in controlling budgets or other office spending restrictions and can be adjusted to comply with budget cuts or other changes as they occur. Your U.S. Bank National Account Manager will advise you on the correct use of this control.

2. Quarterly Purchase Limit (Optional)

The Quarterly Purchase Limit represents the maximum dollar amount that may be spent by all cardholders reporting to an approving official (usually a cardholder's immediate supervisor) within a calendar quarter period. The agency program coordinator in consultation with the office budget/finance personnel should establish this limit. Regardless of the combined total spending authority delegated to individual cardholders, no purchases may exceed the Quarterly Purchase Dollar Limit. This limit is provided to assist in controlling budgets or other office spending restrictions and can be adjusted to comply with budget cuts or other changes as they occur. Your U.S. Bank National Account Manager will advise you on the correct use of this control.

3. Annual Purchase Limit (Optional)

The Annual Purchase Limit represents the maximum dollar amount that may be spent by the cardholders reporting to an approving official (usually a cardholder's immediate supervisor) within a fiscal (July to June) year. The agency program coordinator in consultation with the office budget/finance personnel should establish this limit. Regardless of the combined total spending authority delegated to individual cardholders, no purchases may exceed the **Annual** Purchase Limit. This limit is provided to assist in controlling budgets or other office spending restrictions and can be adjusted to comply with budget cuts or other changes as they occur. Your U.S. Bank National Account Manager will advise you on the correct use of this control.

Only the agency program coordinator can establish or make changes to a cardholder's or a approving official's spending controls.



Purchase/Authorization Procedures

To make purchases using the CAL-Card, a cardholder simply follows the same general procedures used for a credit card purchase:

1. The cardholder presents selected merchandise to the store clerk along with the CAL-Card.
2. The store clerk totals the merchandise, runs the CAL-Card through a point-of-sale (POS) terminal and key enters the purchase amount. The card's account number and expiration date are read from the magnetic stripe on the back of the card.
In the absence of a POS terminal, the clerk totals the merchandise and uses an imprinting machine to manually transfer information from the CAL-Card to a hand written sales draft.
3. The authorization request is sent electronically to U.S. Bank through the Visa telecommunications network. U.S. Bank verifies the cardholder account and determines whether the purchase is within the various Spending Control Limits established for that cardholder and associated Approving Official. An approval, decline or referral is transmitted back to the merchant's bank or processor and on to the merchant. This process takes an average of 10 seconds.

In the event of a manual transaction, the store clerk will request purchase authorization via telephone, if the total is greater than the merchant's established floor limit. NOTE: Since most Visa merchants process transactions electronically, all their transactions are authorized.

During the course of a manual transaction in which the merchant requests authorization, the clerk telephones the merchant bank or processor and provides the following information:

- merchant identification number
- card number
- card expiration date
- purchase amount

When an approval code is received, the store clerk writes the code on the sales draft and completes the transaction.

4. The cardholder verifies the line item detail, the correct sales total, and signs the sales draft. The cardholder then receives the merchandise and one copy of the completed sales draft.
5. Typically, the merchant deposits purchase card sales drafts with their local bank at the end of each business day. The merchant generally receives payment from U.S. Bank within three business days.



6. The merchant bank or its processor electronically transmits the sales draft information to U.S. Bank through the Visa telecommunications network. As the CAL-Card Program processor, U.S. Bank Government Services receives information for all CAL-Card transactions, and applies charges to the appropriate cardholder account.

The same procedures detailed above are followed for mail, phone or Internet purchases. The merchant may request additional information, such as the cardholder's billing address, since the actual CAL-Card is not presented during mail, phone or Internet transactions.

As with all CAL-Card purchases, the address provided to the merchant should be the cardholder's address, not that of U.S. Bank Government Services. The cardholder's address is entered into the system through the cardholder account set-up or update forms and is subsequently printed as the cardholder's mailing address on the cardholder's Monthly Statement of Account, otherwise, a discrepancy in the provided addressing information (mailing versus billing) may cause an authorization decline.

If the cardholder's address is a post office box number or an address that cannot receive deliveries, the cardholder must inform the supplier at the time of the transaction of an alternate ship to address.

Although Visa regulations require that requested merchandise be shipped before a charge can be processed by the merchant, cardholders should also advise suppliers that full billing cannot occur until full shipment is made. This may prevent subsequent billing problems and disputes. Of course, if a partial shipment is made, billing for that portion of the shipment may be processed.

A vendor or supplier who does not currently accept Visa for payment, but wishes to do so in order to accept the CAL-Card, should be referred to their local bank or financial institution, or to U.S. Bank Merchant Payment Services at (800) 432-9413, option 5.



Settlement

Monthly billing reports are generated for the previous 30 days of CAL-Card transactions on the agency's monthly cycle date. The primary cycle date for the CAL-Card Program is the 22nd. For agencies with large card counts, an alternate or multiple billing cycles may be chosen to better manage the payables workflow. Cycle date options are offered between the third (3rd) and the twenty-seventh (27th) of each month. A Level 3 agency may have multiple cycles for their Level 4 sub divisions.

All Statement of Accounts, the approving official Summary (R090) and the Financial Summary (R060) (invoice) are generated the following business day after the cycle date. If the cycle date falls on a weekend or holiday, the cycle date will be the preceding business day. The billing documents are generated the following business day.

Shortly after the agency's cycle date, each cardholder (Level 6) receives a Statement of Account for all transactions posted since the previous cycle date. The approving official (Level 5) receives a consolidated report, the R090 approving official Summary, of purchasing activity for all cardholders responsible to him or her. The Billing Office or other designated location receives a consolidated report of all balances for those approving officials who report to that office. The Billing Office report, known as the R060 Financial Summary is the official agency invoice. The R060 provides the invoice number to be documented on payment posting instructions to U.S. Bank.

The Billing Office can choose from a number of payment options, which are detailed in Section 4.

It is very important that the payment remittance advice or payment posting instructions reflect the specific invoice number and the dollar amount to be applied to each R060 Financial Summary (invoice). The payment posting instructions should not reference individual cardholder or approving official account numbers.

For a comprehensive explanation of payment procedures, including the remittance address, see Section 4.



Customer Service

The U.S. Bank Government Services Team

U.S. Bank Government Services has an experienced staff dedicated to making your CAL-Card Program a success. Here's a profile of the U.S. Bank team:

National Account Manager

The U.S. Bank National Account Manager, located in California, is assigned to the agency and works with the agency from the onset to help identify purchasing card needs, assist in creating the agency's CAL-Card Policies and Procedures, and coordinate agency implementation. Over time, the national account manager serves as a consultant on program analysis, works with the agency on complex product applications, manages delinquency and maintains an ongoing relationship with senior agency administrators.

Account Coordinator

The account coordinator, located in Minneapolis, Minnesota, is the agency's daily support contact, and serves as primary liaison with the agency program coordinator. The account coordinator helps facilitate the agency's internal CAL-Card processes, provides recommendations and solutions to questions and concerns, assists the agency with analysis of invoices and reports and ensures a strong working relationship between the agency and U.S. Bank Government Services.

U.S. Bank Customer Service

U.S. Bank Customer Service is available 24 hours-a-day, 7 days-a-week by calling (800) 227-6736 toll free. Outside the U.S., Customer Service can be reached by calling (701) 461-2020 (collect). The fax number is (701) 461-3910.

U.S. Bank Customer Service Representatives provide account information and a range of other services, which are listed on the following page. Although a customer service representative is always available, many basic customer service functions, such as card activation, spending limit inquiries, account balance information and transaction inquiries can be answered quickly through the U.S. Bank Interactive Voice Response (IVR) system. If the account number is not known, press “**” on the telephone keypad to bypass the IVR and be connected to a customer service representative.

Customer Service—General Inquiry

- Account balance and status
- Account closures
- Spending limits
- Dispute status
- Duplicate statement requests
- Additional product information
- Account transactions
- Declined authorization research



Customer Service–Maintenance Functions

- Card activation
- Address change
- Name change
- Account closure
- Card replacement
- File lost/stolen card report
- File non-receipt report
- Spending control changes

The Customer Service Maintenance Group processes requests for account maintenance. The account maintenance requests are completed by the agency program coordinator, using the approving official or Cardholder Update forms. All forms can be faxed to (701) 461-3910. Maintenance forms are processed within 24 hours (1 business day) of receipt. Maintenance can be performed by the agency without forms, if the agency has access to the Customer Automation and Reporting Environment (C.A.R.E.) or Remote Access. See Section 8 for more information regarding C.A.R.E. and Remote Access.

Invoice and Payments Services

The U.S. Bank Invoice and Payment Services Unit processes all payments received for the CAL-Card. This unit ensures that payments are posted to the appropriate agency invoice. If an agency has questions about a payment posting or an invoice balance, it should immediately contact U.S. Bank Customer Service at (800) 227-6736 and ask to speak to Invoice and Payment Services.

Invoice and Payment Services–Reconciliation

The Invoice and Payment Services staff applies the information from the Notification of Invoice Adjustment (NIA) form to the appropriate invoice. Additionally, they assist agencies with any questions on outstanding invoices. If your agency has concerns regarding an invoice, contact Government Services Customer Service at (800) 227-6736 and ask to be connected with an Invoice and Payments Services representative.

Invoice and Payment Services–Collections

Invoice and Payments Services also offers support in collecting balances on past due invoices. If an agency has invoices, which are past due, the Billing Office contact may receive a call from a member of the invoice and payment services representative assigned to their agency or the Department of General Services, CAL-Card Program. The invoice and payment services representative, with support of the Department of General Services, CAL-Card Unit Representatives, will work with the agency to resolve past due invoice balances and make every attempt to inform a delinquent agency to prevent account suspension.

Invoice and Payment Services–Disputes

Dispute requests are initiated by the cardholder, who must complete a cardholder Statement of Questioned Item Form (CSQI) within 60 days of the statement of account



date and forward it to the U.S. Bank Government Services address or fax number listed below. Dispute rights are lost if the CSQI is not submitted within 60 days from the cycle date. The dispute staffs are dedicated to CAL-Card accounts and processes all dispute requests. See Section 4 for more information on Disputes.

Direct dispute inquiries to:

U.S. Bank Government Services
P.O. Box 6346
Fargo, ND 58125-6346

Fax: (701) 461-3910

Toll free: (800) 227-6736

Outside the U.S., call collect: (701) 461-2020

Fraud Prevention Unit

Fraud Prevention Unit personnel are trained in preventing and researching fraudulent activity. They work closely with Customer Service and the Invoice and Payment Services department to identify fraud and to develop security and prevention guidelines.

U.S. Bank Government Services Fraud Investigations:

Phone toll free: (866) 540-9904

Fax: (701) 461-3531

Office Hours: 5 a.m.–9:00 p.m. CST M–F
7 a.m.–3:30 p.m. CST Sat. & Sun.

For more information on Fraud see Section 3.

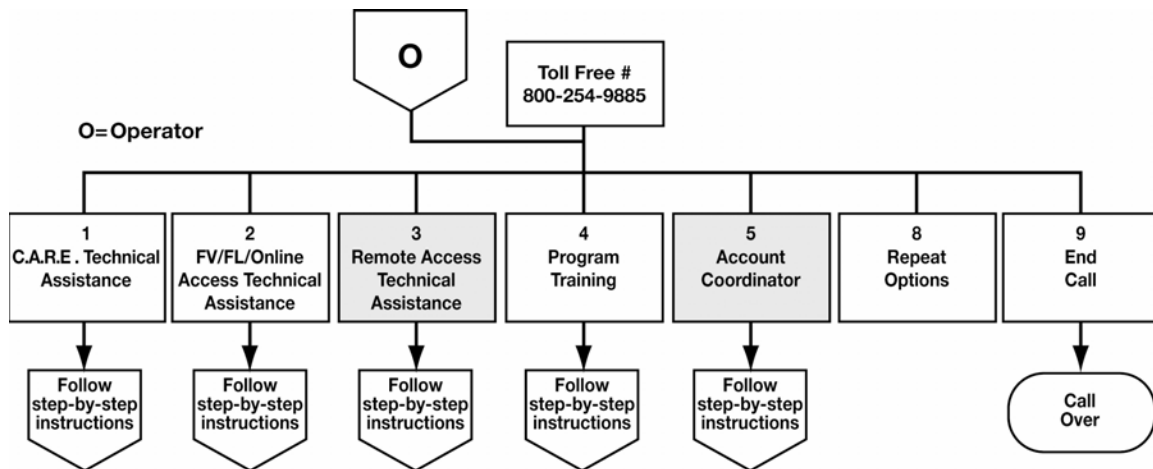
Technical Support (Help Desk)

The Technical Support Help Desk provides access to several “specialists,” including C.A.R.E. technical support, Remote Access support and account coordinators. The single phone number gives you access to a 24-hour Interactive Voice Response (IVR) system that can answer some questions and redirect your call as needed.

The Technical Support Help Desk toll free telephone number is (800) 254-9885. Outside the U.S., call collect (612) 973-5735.

The following IVR map will help you navigate the system. You will be asked to choose from the options illustrated below.





Terminology

Agency Program Coordinator	An individual designated by the agency to act as the primary contact responsible for the overall administration of the CAL-Card Program.
Approving Official (AO)	A person responsible for one or more cardholders. The approving official's primary responsibility is to review and certify the cardholder's monthly statement and reconcile transactions to the approving official Monthly Summary Report, R090, for payment by the Billing or Accounting office.
Designated Billing Office Contact (DBO)	The office or person designated by the agency to receive the R060 Financial Summary (Invoice) and authorize payment to U.S. Bank Government Services. The DBO is responsible for reconciling the approving official Monthly Summary Report, R090, and/or the individual Statements of Account to the Monthly Financial Summary, R060, (Invoice), and monitoring all Invoice balances through to closure.
C.A.R.E. (Customer Automation and Reporting Environment)	A U.S. Bank program management tool that allows secure access through the Internet to your cardholder data. See Section 8 for more information.



Cardholder	The individual designated by an agency to purchase with the CAL-Card. The cardholder is responsible for maintaining receipts for reconciliation to the monthly Statement of Account, certifying approval for payment by their signature of the Statement of Account and forwarding the Statement of Account package to their approving official.
Cardholder Statement of Questioned Item Form (CSQI)	This form is used by the cardholder to dispute a charge on their monthly Statement of Account. The original is sent by the cardholder to U.S. Bank Government Services and a copy is attached to their monthly Statement of Account and becomes a part of the packet sent to the approving official during the certification process.
Dispute	A disagreement between the cardholder and the merchant regarding items appearing on the cardholder's monthly Statement of Account.
Interest Penalty	Penalty assessed if payment is not received by U.S. Bank within the contracted payment period. Interest penalty begins accruing on day 46 if the payment is still outstanding. The amount of interest penalty listed on reports is an estimate. It is the agency's responsibility to calculate accrued interest penalty. Interest penalty is calculated according to the annual percentage rate established annually by the Department of Finance per the State of California, Prompt Payment Act.
Merchant Activity Type (MAT) Code	A restriction on each cardholder's account, designating the type of merchant where the CAL-Card may be used. The agency program coordinator assigns the desired code at Account Setup, although maintenance can be performed at any time to change the code.
Notification of Invoice Adjustment (NIA) Form	The NIA is completed and should be included with the payment and sent by the Billing Office. The NIA indicates why the payment amount is different from the invoice amount.
Office Limit	This limit restricts the total combined purchases for all cardholders grouped under an approving official.



30-Day Limit (cardholder)	This spending limit restricts the cardholder to a specific dollar amount within a cycle period.
R060 Financial Summary	The official CAL-Card invoice directing payment be made to U.S. Bank Government Services. The R060 Financial Summary is a roll up of all cardholder charges within an agency or Level 4. The invoice is sent to the Designated Billing Office, not the cardholder. NOTE: the Cardholder Statement of Account is not a bill requesting payment, but a report used by the cardholder to certify payment.
Remote Access	An off-site connection to the U.S. Bank computer system, which allows the agency program coordinator to set up accounts and input maintenance. Remote Access also allows agencies to design data queries for specialized ad hoc reporting.
Single Purchase Limit	The dollar limit of a single purchase by cardholder.



- SECTION 2 -
IMPLEMENTATION

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The Implementation Process

Request To Participate

A State agency, university or sub-division such as a local government agency or other entity empowered to spend public funds may apply for participation in the CAL-Card Program by submitting a written Request to Participate form to:

CAL-Card Program
Procurement Division
Department of General Services
707 3rd Street, 2nd Floor
West Sacramento, CA 95605-2811

Phone: (916) 375-4578

Fax: (916) 375-4662

Unless otherwise designated, the person submitting the request serves as the agency program coordinator—the primary contact for the Department of General Services and U.S. Bank Government Services. The Request to Participate should include the agency program coordinator's telephone and fax numbers, mailing and physical addresses and an e-mail address.

The Department of General Services reviews and approves the request and forwards it to U.S. Bank Government Services. State agencies are required to have established Delegated Authority. Local agencies must be supported by a State of California tax funded entity.

Within two days of receipt of the Request to Participate, a U.S. Bank National Account Manager makes an introductory phone call and mails required contractual documents. Upon receipt of the contractual documents, U.S. Bank forwards the CAL-Card information packet, which includes a training video, printed training guides, samples of forms and other pertinent information.

Implementation Meeting

The following is a typical agenda for the implementation meeting:

1. Review of the CAL-Card Program and program details
2. Definition of the participating agency's requirements
3. Review of program procedures
4. Distribution of training materials and forms
5. Definition of implementation plan
6. Review reporting needs

During the implementation meeting, the U.S. Bank National Account Manager completes the agency's Primary Contact Set up form. This form establishes the Level 3 and Level 4 number for the agency and identifies the agency program coordinator, designated billing official, dispute official and alternate contact.



NOTE: If changes in personnel occur, the agency should submit a revised Primary Contact Set up form to U.S. Bank Government Services.

Additionally, the agency program coordinator, designated billing office contacts and the dispute official, approving officials and cardholders may be designated at the implementation meeting. The approving official is usually the cardholder's direct supervisor and is responsible for monthly review and approval of the cardholder's CAL-Card purchases. An approving official who is also a cardholder cannot review and approve his/her own purchases, and must be assigned to another approving official.

As cardholders and approving officials are assigned, a thorough review should be made of individual procurement requirements to arrive at sufficient, yet realistic spending limits. In addition, internal procedures regarding the use, security and maintenance of the CAL-Card should be established and thoroughly understood by all program participants.

U.S. Bank Government Services provides the agency with instructional materials for cardholders, approving officials, designated billing office personnel and the agency program coordinator. Additional copies of the printed material can be obtained from the U.S. Bank National Account Manager or are available on the CAL-Card website at <http://www.calcard.com>.

Agency Training

To assure success of the CAL-Card Program, it is vitally important that each participant (cardholder, approving official, billing office, and agency program coordinator) receive thorough training in all aspects of the program. Although U.S. Bank and State of California provides training and training materials (listed below) at no cost, all participants must provide training and a clear understanding of their own internal agency policies, procedures and requirements to all CAL-Card staff (cardholder, approving official, billing office and the agency program coordinator).

Although the participating agency is responsible for training its employees and staff, U.S. Bank Government Services staff and Department of General Services CAL-Card Program staff are happy to work with the agency to develop its CAL-Card training. The better everyone understands both agency and CAL-Card procedures, the more effective your CAL-Card Program will be.

The following CAL-Card training materials are available:

- Cardholder Guide
- Approving Official Guide
- Designated Billing Office Guide
- Agency Program Coordinator Guide
- CAL-Card cardholder Training Video/Program Administrator Video

The Department of General Services (DGS), Procurement Division (PD), CAL-Card Unit, provides regularly scheduled CAL-Card Program training entitled "CAL-Card Program



Overview (two hours)” and “CAL-Card Accounting and Management Information Services Training (two hours).” These classes are free and are provided throughout the state. For a current course schedule and enrollment form call (916) 375-4578.

The DGS, PD, California Acquisition and Materials Management Institute (CAMMI), located in West Sacramento, also offers a no-cost, CAL-Card Program training course. For registration and scheduling information call (916) 375-4500.



Agency Administration/Responsibilities

Outlined below are typical responsibilities of the primary contacts.

Agency Program Coordinator

The agency program coordinator (APC) has the overall management of agency Cal-Card Program. The APC serves as primary contact for U.S. Bank. Day-to-day responsibilities include:

1. *Account Setup Approval*

The agency program coordinator approves all new approving official and cardholder account requests and signs all new Account Setup forms. Questions regarding information provided or missing from the set up forms will be referred to the agency program coordinator. (U.S. Bank Government Services attempts to clarify or correct new account information by telephone to prevent delays in set up.)

2. *Account Maintenance/Cancellation Approval*

Changes to accounts can include changes to spending and purchase limits as well as address, telephone number, etc. The agency program coordinator or other individual responsible for approving such changes must sign each change request form, including those for canceled or closed accounts, prior to submission to U.S. Bank Government Services. Questions regarding account changes or cancellations will be referred to the agency program coordinator.

3. *Exception Authorizations*

On occasion, it may be necessary to temporarily raise or lower approving official and cardholder 30-day and individual spending limits, to change a Merchant Activity Type code assigned to a cardholder account, or to allow a transaction with an approved merchant who has been assigned an incorrect Standard Industry Code (SIC). Should U.S. Bank Government Services receive a telephone call from a cardholder encountering authorization difficulty; the cardholder will be directed to the agency program coordinator or the agency contact responsible for approving exception authorizations or temporary changes to spending limits.

4. *Card Reissue Authorizations*

As cardholder accounts near expiration, a report, which lists all accounts scheduled for reissue, is mailed to the agency program coordinator. The agency program coordinator reviews the report and advises U.S. Bank Government Services, in writing, of those accounts not eligible for reissue.

Billing Office Contact

The billing office contact is the primary contact for invoice payment. Day-to-day responsibilities include:

1. Receipt of the R060 Financial Summary (official invoice), or overseeing receipt of electronic transmission of the R060, and initiating payment to U.S. Bank Government Services within the terms of the Master Services Agreement.



2. Review and follow-up on delinquent invoices and initiation of payment to U.S. Bank Government Services.
3. Coordination of all of the agency's communications regarding the billing and invoicing processes.

Dispute Office Contact

The dispute office contact is the primary contact for dispute resolution. Day-to-day responsibilities include:

1. Review and follow-up of all pending cardholder disputes to ensure timely resolution.
2. Back up support to cardholders and approving officials on communications involving disputes.
3. Verification that authorization to pay and/or clear up resolved disputes between the agency's Designated Billing Office and U.S. Bank Government Services is completed.

NOTE: The dispute office contact may be a separately designated agency contact or responsibility for dispute resolution may be combined with agency program coordinator or Designated Billing Office responsibilities.



Account Setup

The U.S. Bank National Account Manager coordinates Account Setup. Once the agency's agency program coordinator, designated billing office contacts, dispute official (optional), approving officials and cardholders have been designated, Account Setup information is completed and sent to U.S. Bank Government Services. U.S. Bank then establishes approving official and cardholder master files and generates a CAL-Card for each cardholder.

The U.S. Bank National Account Manager, prior to the implementation meeting, provides Account Setup forms to the agency. This section explains how to complete these forms. Samples of Account Setup forms, as well as other pertinent CAL-Card forms, can be found in Section 7.

NOTE: Account Setup forms are not returned to the agency. Copies of Account Setup forms must be retained by the agency for, as required, audit file records and for use of the agency program coordinator for verification against the cardholder New Accounts reporting.

Completed Account Setup forms should be sent to your U.S. Bank National Account Manager. After initial cards are received, additional forms can be mailed or faxed to the below address:

U.S. Bank Government Services
P.O. Box 6346
Fargo, North Dakota 58125-6346
Fax: (701) 461-3910

Approving Official Account Setup

Approving Official Account Setup forms should accompany the set up forms submitted for their associated cardholders. Additional cardholder accounts may be added later, but at least one Cardholder Account Setup form should be included with an approving official set up form.

The approving official Account Setup form should include the following:

1. Input for:
 - A. Level 3 Number/Office Name
 - B. Level 4 Number/Office Name

Each Level is assigned a specific number and office name during the implementation process. This information must be included on all set up forms to ensure that the account is defined within the correct office. For more information on Levels as defined in the CAL-Card Program structure, see Section 1, page 6.



2. Set up Information

NOTE: Fill in only one character per space. Do not use punctuation or titles.

Office Name	Provide a concise description of the office to which the cardholder reports. This appears as line 1 on the monthly R090 approving official Summary. The line allows for a maximum of 30 characters, including spaces.
Approving Official Name	First name, middle initial (optional), and last name of approving official. This appears as line 2 on R090 approving official Summary mailing address. Maximum number of characters for first name, middle initial and last name are 12/1/17.
Address One	Typically, the street address of the approving official's office. This appears as line 3 on the statement mailing address. Line 3 allows for a maximum of 30 characters, including spaces.
Address Two	If you need additional characters for room, floor or building numbers use Address One for those and show the delivery address on Address Two. Per United States Postal Service, the delivery address must always show above the city, state and zip code. This line allows for a maximum of 30 characters, including spaces.
City	Maximum 17 characters, including spaces.
State	The 2 character state abbreviation.
Zip Code	The 9-digit code. City, state and zip code appear as line 5 of the statement mailing address. This line requires the 9-digit zip code, which will greatly expedite the mail processing by the United States Post Office.
Telephone Number	Area code and number where the approving official may be reached during office hours.
Office Limit	Must be set in \$100 increments, with a 30-Day Office maximum of 6 characters.
Limit	Office Limit should be at minimum the total of the cardholder 30-day limits.



Effective Date	The date (MMDDYY) in which the account is to be set up (this field is optional and should be left blank if the account is to be set up within five days of receipt of the set up form).
Account Number	Leave blank. This number will be assigned automatically, based on the Level 3 and 4 information provided at the top of the form.
Input Submitted By	Include the signature, name, address and phone number of the person submitting the Account Setup form, and send to U.S. Bank Government Services. The agency program coordinator or a designated alternate must sign this form. The signature may be verified against the U.S. Bank Government Services file of authorized officials to confirm receipt of proper authorization. This person will be contacted if questions arise during Account Setup.

Cardholder Setup

Each cardholder account must be associated with an approving official account. Cardholder Account Setup forms may accompany those of the associated approving official, or they may be submitted separately after an approving official account is established.

CAL-Cards will be sent to the address listed on the cardholder account unless the agency designates an alternate destination. For more information, please refer to “Emboss Destination” in this section.

Cardholder Account Setup should be completed as follows:

1. Input for:
 - A. Level 3 Number/Office Name
 - B. Level 4 Number/Office Name

Each Level is assigned a specific number and office name during the Implementation process. This information must be included on all set up forms to ensure that the account is defined within the correct office.

2. Set up Information

NOTE: Fill in only one character per space. Do not use punctuation or titles.

Approving Official Number	This is the account number assigned to the associated approving official. This line is completed only when an approving official has already been set up and an additional cardholder account is being added.
Approving Official Name	First name, middle initial and last name of approving official precisely as it appears on the approving official set up form.



Dept. Name	The name of the office with which the cardholder is associated. It appears as line 2 on the Cardholder Statement of Account mailing address. Maximum 30 characters including spaces.
Cardholder Name	First name, middle initial (if desired), and last name of the cardholder. This name is also embossed on the CAL-Card. It appears as line 1 on the Cardholder Statement of Account mailing address. Maximum 20 characters.
Address One	Typically, the street address of the cardholder's office. This appears as line 3 on the Cardholder Statement of Account mailing address. Maximum 30 characters, including spaces.
Address Two	If you need additional characters for room, floor or building numbers use Address One for those and show the delivery address on Address Two. Per United States Postal Service, the delivery address must always show above the city, state and zip code. Maximum 30 characters, including spaces.
City	Maximum 17 characters including spaces.
State	The 2-character state abbreviation.
Zip	The 9-digit code. City, state and zip comprise line 5 of the statement mailing address.
Telephone Number	The area code and number where the card- holder may be reached during office hours.
30-Day Limit	The cardholder's 30-Day Spending Limit. This is the maximum amount authorized during a monthly cycle period. The established limit should reflect actual spending history and budgetary trends. Must be set in \$100 increments, with a maximum of 6 characters. For example, \$7,400 is set up as "07400."
Single Purchase Limit	The maximum amount that will be authorized for any one transaction or purchase. NOTE One purchase can be made up of several items. Must be set in \$50 increments. Maximum of 6 characters.
Merchant Activity Type	This code defines the types of merchants the cardholder may make authorized purchases from. Refer to the table of Merchant Activity Type codes in Section 5.
User Field 1	An optional 12-character field that appears on Cardholder Statement of Account and selected reports.



- Emboss Destination An optional 2-character field used to identify an alternate mailing destination for the CAL-Card. Alternate destinations are limited to one agency program official. If left blank, the CAL-Card will be mailed to the cardholder.
- Card Suppression Circle the Y if you do not want a CAL-Card to be mailed. This indicates that the account is to be used only for telephone and mail order transactions that do not require the actual card. Once the account is established, a letter identifying the account number will be mailed to the account designee. Leave this space blank if a CAL-Card is desired.
- User Field 2 An optional 15-character field that appears on Cardholder Statement of Account and the G077 Account Information report. The first 8 digits of this field also appear on the CAL-Card below the embossed account number.
- Master Accounting Code An optional field (maximum 50 characters) which accommodates an internal accounting code designated by the participating agency. Information in this field appears on selected reports and the cardholder's Statement of Account. The cardholder may note a secondary code on his or her Statement if the Master Accounting Code does not apply to a particular purchase.
- Input Submitted By Include the signature, name, address and phone number of the person submitting/approving the set up form before submitting to U.S. Bank Government Services.

The agency program coordinator or a designated alternate must sign this form. The signature may be verified against the U.S. Bank Government Services file of authorized officials to confirm receipt of proper authorization. U.S. Bank Government Services will contact this person if questions arise during Account Setup.



Report Selection/Distribution

During implementation, the agency may elect to receive a number of optional CAL-Card reports in addition to the reports that are automatically generated. The Cardholder Statement of Account is automatically mailed to the cardholder. The R090 approving official Account Summary is automatically mailed to the approving official.

A menu of CAL-Card reports is listed below, but for more detail, consult Section 6. The U.S. Bank National Account Manager works with agency officials to select the appropriate reports.

All CAL-Card Reports are available via Electronic Access, which is detailed in Section 8.

U.S. Bank Required Reporting

Cardholder Statement Of Account	
Cardholder Disputed Transaction Status Memo	
Approving Official Summary	(R090)
Financial Summary	(R060)
Invoice Status Report	(F110)
Disputed Transaction Status Report	(F107)

Optional Management Information Reporting

New Account Report	(G022)
Card Activation Report	(R342)
Cardholder Alter Report	(G516)
Account Information	(G077)
Statistical Summary	(G089)
Quarterly Declined Transactions	(G088)
Quarterly Merchant Activity Report	(R900)
Prenotification of Reissue of Cards	(R803)

Optional Transaction/Statistical Reporting

Cardholder Activity Report	(G066)
Daily Transaction Reporting	(G067)
Report Of Lost/Stolen Transactions	(R032)
Approving Official Account Summary	(R095)



Implementation Checklist

- ☐ Request to participate sent to Department of General Services
- ☐ Contact From U.S. Bank Account Manager to begin implementation process
- ☐ Contractual documents submitted to U.S. Bank National Account Manager
- ☐ Implementation meeting scheduled with U.S. Bank National Account Manager
- ☐ Program Setup:
 - ☐ Identify Contacts: agency program coordinator, designated billing office contact, dispute official (optional, dispute responsibility may be assigned to the agency program coordinator).
 - ☐ Identify Approving Officials
 - ☐ Identify cardholders
 - ☐ Determine Required Spending Limits
 - ☐ Cardholder
 1. Single Purchase Limit
 2. Merchant Activity Type (MAT) codes
 3. 30-day limit
 - ☐ Approving Official
 1. Office Limit
 - ☐ Determine Report Requirements and output options
 - ☐ Review the available reports and order any optional reports
 - ☐ Determine desired frequency of the reports
 - ☐ Determine distribution options:
 1. Hard copy via US Mail
 2. Diskette
 3. Electronic via C.A.R.E. or Remote Access
- ☐ Submission of required Set up Forms to U.S. Bank National Account Manager (Remember to keep file copies of all Account Setup forms)
- ☐ Schedule Program Training for the agency (agency program coordinator responsibility)



- SECTION 3 -

ACCOUNT PROCEDURES

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Card Issuance/Activation

Within five working days after the Cardholder Account Setup information is received, U.S. Bank Government Services mails the CAL-Card to the cardholder or the designated agency contact indicated on the set up form. For security reasons, the card is mailed in a plain envelope with a Post Office Box as the only return address. The cardholder should **immediately** sign the card where indicated and call U.S. Bank Government Services at (800) 227-6736 (toll free) to acknowledge receipt of the card and activate the account. No transactions will be authorized until the CAL-Card account is activated. To maintain security, delay in activating a card could cause the account to be closed.

The cardholder must provide the following information to U.S. Bank Government Services to activate the account: their business address and telephone number, Single Purchase limit and 30-Day limit. Cardholders should be made aware of their spending limits and Merchant Activity Code designation during the agency's CAL-Card training process.

The participating agency should also establish CAL-Card security procedures and clearly communicate them to cardholders as part of the training process.



Account Maintenance

When changes, updates or cancellations of CAL-Card accounts are required. The agency program coordinator is the only person authorized to contact U.S. Bank with the changes. To complete the maintenance, the agency program coordinator has two options:

1. Changes can be requested via the Account Update form, which is forwarded to U.S. Bank Government Services for input, or
2. If the agency has Remote Access or C.A.R.E., (see section 8), the agency program coordinator can complete maintenance online without the need for forms.

If Account Update forms are used, U.S. Bank Government Services completes the maintenance within one business day (24 hours) of receipt.

Account Update Forms

The Approving Official Update Form and the Cardholder Update form are completed by indicating the type of change, the account name, and the account number. **Only the information that is to be changed should be provided.** If an account is to be canceled, it is only necessary to indicate “cancellation” and provide the account name and account number. The section of the form, which authorizes the maintenance and requests the agency program coordinator signature, must always be completed.

Please review the following before completing Maintenance Requests:

Approving Official Updates

1. If an approving official’s account is to be canceled, all associated cardholder accounts must also be canceled.
2. If an approving official is replaced by a new approving official, the agency must submit an Approving Official Account Update form detailing the name and account number of the departing approving official, as well as the name, telephone number and address information for the new approving official.

Cardholder Updates

1. If a cardholder is transferred within the jurisdiction of the same Designated Billing Office (Level 4), but to another approving official, the new approving official is responsible for determining whether the cardholder should retain their CAL-Card. If the CAL-Card is to be retained, a cardholder Account Update form should be completed. The form should include the cardholder’s name and account number, as well as the new approving official’s account number.

NOTE: To ensure proper transaction posting and billing, U.S. Bank Government Services must make cardholder Level 4 transfers on the day following the end of the current billing cycle. The cardholder’s transactions will continue to bill under the former approving official for the remainder of the current billing cycle.



2. If a replacement card is necessary due to incorrect spelling of the cardholder's name, a name change (due to marriage, divorce, etc.), damaged card, or other reason not associated with the loss or theft of the card, the agency should submit a cardholder Account Update form. Please provide an explanation of the change request in the space provided and note in the box at the top of the form that the card has been destroyed.

All change requests will be processed at U.S. Bank Government Services within one business day following receipt. If a replacement card is necessary, it will be mailed within two business days. For help regarding changes in account information or completing update forms, call Government Services Customer Service at (800) 227-6736.

All account update forms should be faxed or mailed to:

U.S. Bank Government Services
P.O. Box 6346
Fargo, North Dakota 58125-6346
Fax: (701) 461-3910



Lost/Stolen Cards

It is important to emphasize to cardholders the need to immediately notify U.S. Bank Government Services of any CAL-Card loss or theft.

When a CAL-Card is lost or stolen, the cardholder must **immediately notify U.S. Bank Government Services and their approving official**. To notify U.S. Bank Government Services, telephone:

(800) 227-6736

or

Outside the U.S. call collect: (701) 461-2020

These numbers are answered 24 hours-a-day, 7 days-a-week. U.S. Bank Government Services will request the following information:

1. Cardholder's complete name
2. Account number
3. Circumstances surrounding the loss of the card
4. Any purchase(s) made on the day the card was lost or stolen
5. Details of last purchase amount and location
6. Personal Information:
 - Date of birth
 - Mother's maiden name
 - Social Security number

NOTE: This is the only time personal information is requested, and is only for transaction verification during the investigation process. It is for the agency's protection to prevent fraudulent use of the lost or stolen card.

Once the loss or theft has been reported to U.S. Bank, a new card, with a new account number, will be mailed to the cardholder within two business days.

To facilitate billing and account reconciliation, purchases made after the cycle date and prior to the lost/stolen date, are automatically billed under the new account number assigned to that cardholder. Internal security procedures at U.S. Bank Government Services provide for the review of suspicious transactions to prevent them from appearing on the new account statement. **However, cardholders should be advised to carefully review their new Statement of Account and immediately report any incorrect billings to U.S. Bank Customer Service at (800) 227-6736.**



Fraud Response Procedures

The U.S. Bank Fraud Prevention Unit continually monitors accounts and transactions to prevent and halt fraud activity. If fraud activity is suspected, U.S. Bank Fraud Prevention Unit may contact cardholders by telephone to inform them about the use (or attempted use) of their credit card in a fraudulent manner.

Cardholders can help to prevent fraud by carefully reviewing their Statement of Account. If the cardholder discovers a fraudulent transaction, the cardholder should report it to U.S. Bank Fraud Prevention Unit immediately. See detailed guidelines and responsibilities at the end of this section. U.S. Bank will work with the cardholder to confirm the validity of the transaction(s) in question. An affidavit may be mailed to the cardholder. It must be signed and returned. It may also be necessary to close the current account to prevent additional fraud activity. To help with the investigation, U.S. Bank may also request that the cardholder cut up the plastic card and return it to the Fraud Prevention Unit.

Direct any concerns about fraud on the CAL-Card to:

U.S. Bank
Attn: U.S. Bank Fraud Investigative Services
P.O. Box 6355
Fargo, ND 58125-6355

Phone toll free: (866) 540-9904

Fax: (701) 461-3531

Office Hours: 5 a.m.–9:00 p.m. CST M–F
7 a.m.–3:30 p.m. CST Sat. and Sun.

IMPORTANT: The cardholder must also provide the following information to their agency program coordinator:

- The account number on which the fraud has been detected
- The date and dollar amount of the fraudulent transaction(s)
- The date the cardholder first contacted, or was contacted by, U.S. Bank regarding the fraud
- The name of the U.S. Bank Fraud Representative investigating the account
- The new account number (if established)

The cardholder should reconcile their Statement of Account by circling any unauthorized items and writing “fraud” next to the items. Deduct the fraudulent charges from the total amount owed and process the statement as required by agency policy. Do not submit a cardholder Statement of Questioned Item form for fraudulent transactions.



Possible Fraud Scenarios:

Scenario #1:

Cardholder receives statement after cycle. Cardholder recognizes transactions that are fraudulent.

Action Steps:

Cardholder	<ul style="list-style-type: none">• DOES NOT PREPARE OR SUBMIT A CARDHOLDER STATEMENT OF QUESTIONED ITEMS• Calls U.S. Bank Customer Service and reports card compromised• Is referred to U.S. Bank Fraud Investigative Services to open case• Alerts AO/APC• Circles fraudulent charges on cardholder statement and deducts from authorized payment amount• Monitors future statement for a) any trailing fraudulent charges b) credits for previous fraud charges• When credit appears on the statement, the cardholder provides written instructions on the Statement of Account for the Billing Office to apply the credit to the previous Statement of Account where withheld payment, fraudulent charge, originally appeared
U.S. Bank Customer Service (USBC)	<ul style="list-style-type: none">• Statuses account Lost/Stolen, and triggers reissue of replacement account and issues a new card• Transfers cardholder to U.S. Bank Fraud Investigative Services• U.S. Bank Fraud Investigative Services monitors posted transactions to try to identify trailing fraud charges, if any
Billing Office	<ul style="list-style-type: none">• As directed by cardholder Statement of Account, deducts fraudulent charges from payment to U.S. Bank.• Completes and submits NIA form noting deductions due to reported fraud• Monitors future cardholder Statement of Accounts for fraud credit reversals• Completes and submit NIA form to move fraud credit to previous invoice to clear out short pay of original invoice• Monitors F110 Status Report to ensure invoice closure
APC	<ul style="list-style-type: none">• Monitors cardholder reported fraud through to fraud charge credit reversals• Monitors F110 Invoice Status Report to ensure invoices are closed
Fraud Unit	<ul style="list-style-type: none">• Opens case• Investigates reported transactions• Tracks reported fraud through case closure and reverse fraud transactions

Scenario #2:



Cardholder loses card mid-cycle

Cardholder	<ul style="list-style-type: none">• Calls U.S. Bank Customer Service and reports card Lost/Stolen• Alerts AO/APC• Monitors next statement to see if there are any fraudulent charges• Monitors future statement for: a) any trailing fraudulent charges, and, if found, contacts U.S. Bank Fraud Investigative Services to report fraudulent transactions b) any credit reversals for previous fraud charges• Informs Billing Office/APC that credits are received and certifies credit to be applied to previous statement where original fraud charge payment was withheld
U.S. Bank Customer Service	<ul style="list-style-type: none">• Statuses account Lost/Stolen, and triggers reissue of replacement account• Transfers posted transactions to new account
Billing Office	<ul style="list-style-type: none">• Deducts fraudulent charges from payment to U.S. Bank.• Completes and submit NIA form noting deductions• As instructed by the cardholder, applies credits to previous invoice where original fraud charge payment was withheld• Monitors F110 Invoice Status Report to ensure invoices are closed• Completes and submit NIA form to move apply credits
APC	<ul style="list-style-type: none">• Monitors cardholder(s) to ensure follow through on fraud credit reversals• Monitors F110 Invoice Status Report to ensure invoices are closed
U.S. Bank Fraud Investigative Services	<ul style="list-style-type: none">• Opens case if cardholder reports transactions on new account• Investigates reported transactions• Tracks reported fraud through case closure and reverse fraud transactions by issuing a credit



Card Reissuance

Ninety days prior to the expiration date of an agency's CAL-Card account(s), U.S. Bank Government Services generates an R803 Prenotification of Reissue Report, which lists those accounts scheduled for reissue. The R803 also includes some cardholder account details and usage history to help the agency determine whether a particular CAL-Card should be reissued.

The R803 Prenotification of Reissue Report is sent to the agency program coordinator, who is required to review the report, determine whether any accounts are to be withheld from reissue, and report back to U.S. Bank Government Services within 30 days. An agency may also notify U.S. Bank Government Services of a decision not to reissue a CAL-Card by submitting a cardholder Account Update form to close the account. If neither the R803 report nor a cardholder Update form is returned, all CAL-Cards listed on the report will be reissued with a new expiration date. Reissued cards can be sent to the cardholder's business address or to a designated agency contact. An agency wishing to establish bulk mailing of cards to a single contact must designate the Emboss Destination on the R803 report, or complete a cardholder Account Update form and submit it to U.S. Bank Government Services.

Upon receipt of the CAL-Card, the cardholder must call U.S. Bank Government Services at (800) 227-6736 to activate the reissued card. The expired CAL-Card should be destroyed.

When a CAL-Card is reissued, the cardholder need not wait until the expiration date of the old card to activate and use the reissued card. New cards should be activated immediately upon receipt. For security, delay in activating cards could result in the account be closed. Once a new card is activated, the old card should be destroyed.



- SECTION 4 -

PAYMENT PROCEDURES

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Transaction Processing/Verification

The CAL-Card Program provides methods and procedures to ensure checks, balances and audit controls of all CAL-Card transactions. Various reports provided by U.S. Bank Government Services, together with internal accounting mechanisms established by the agency, are instrumental to the control process.

Recommended procedures for cardholders, approving officials and the Designated Billing Office are detailed in the training booklets prepared for each of these groups.

The procedures for invoice verification and payment presented in this section are the Department of General Services, Procurement Division, CAL-Card Unit and U.S. Bank Government Services guidelines based on the CAL-Card Master Service Agreement terms and conditions.

Cardholder

As purchases are made at merchant locations, transaction information is routed to U.S. Bank Government Services via the Visa electronic network. Transactions are posted to the appropriate cardholder file until the monthly billing cycle date. On that date, all transactions are pulled from the cardholder file and reported on the cardholder Statement of Account, which is printed and prepared for mailing on the following business day.

NOTE: If no activity occurs for a cardholder during a particular billing cycle, no Cardholder Statement of Account will be generated.

Upon receipt of the cardholder Statement of Account, the cardholder must:

1. Review the statement for accuracy.
2. Provide a complete description of each item purchased on the appropriate description line, if required by agency procedures.
3. Indicate the accounting code for each transaction on the appropriate line, if different from the Master Accounting Code, which appears at the top of the statement form (if required by agency procedures).
4. Attach copies of sales activity receipts to the statement for each transaction. If an item was purchased and later returned, a copy of the credit voucher receipt should also be attached.
5. Sign the certification statement on the bottom of the last page of the statement and forward it to the cardholder's approving official.

If an item is billed incorrectly, the cardholder must provide a complete explanation on the Statement of Account and must complete a cardholder Statement of Questioned Item form for each disputed charge as discussed in detail in the section entitled, *Disputed Transactions*.

If an item is found to be faulty, defective or simply has not been received, the cardholder must first attempt to resolve the problem with the merchant. If the merchant does not



provide a merchandise replacement or a credit, the cardholder must submit a cardholder Statement of Questioned Item form (CSQI) to U.S. Bank (see Disputed Transactions within this section for specific instructions).

Approving Official

The R090 approving official Summary is generated at the same time as the cardholder's Statement of Account. The R090 provides sufficient information to know which cardholder(s) had purchase activity during the previous billing cycle, the nature of that activity, and which cardholders have received a Cardholder Statement of Account that requires certification by the cardholder and the approving official. The R090 has two sections: "Total Activity for cardholder" and the approving official "Office Total."

Total Activity for cardholder

Contains detail sections—one for each cardholder assigned to the approving official—itemizing each transaction that appears on the cardholder's Statement of Account.

The Total Activity for cardholder information is generated on a cardholder account with no purchase activity whenever there are other cardholders reporting to the same approving official who do have activity. The notation "NO ACTIVITY" will appear to reflect these circumstances.

Office Total

A snapshot view of the activity in all accounts assigned to the approving official. The approving official account number and Office Limit are listed at the beginning of the report. It then details the following totals for all accounts during the most recent billing cycle:

- Total number of accounts with activity
- Total number of all cardholder accounts
- Total number and dollar amount of purchases

The approving official must review, approve and certify all completed Cardholder Statement of Account, resolve any outstanding questions. Any adjustments on the Statements of Accounts are to be annotated on the R090. The annotated R090 along with each certified, complete Statement of Account is then delivered to the Designated Billing Office. Along with the cardholder, the approving official is responsible for monitoring all disputes, fraud or pending payment/credit transactions through to closure.

All cardholder statements should be furnished to the Billing Office at the same time. If, because of travel or extended leave, a cardholder or approving official is not available for certification when statements are due, arrangements must be made for this activity to be performed in a timely manner by another authorized individual. "Authorized" means only an officially recognized cardholder, approving official or the agency program coordinator.



Billing Office

At the same time the Cardholder Statement of Account and approving official reports are generated, the R060 Financial Summary (pay invoice) is also generated for distribution to the Designated Billing Office. The R060 Financial Summary provides consolidated totals of all cardholder and approving official activity. All monthly Statements of Account must be reconciled to the corresponding monthly R060, Financial Summary. The Billing Office is responsible for tracking payments for each invoice until each invoice is paid in full or pending credits are applied. **The R060 Financial Summary is considered the official invoice for payment to U.S. Bank Government Services.** Payment must include the invoice number, dollar amount to be applied and date as shown on the R060, Financial Summary. The R060 can also be used to determine which approving officials are due to submit payment authorizations for a particular billing cycle.

The R060 Financial Summary is generated at the Level 4. If multiple Level 4 invoices are to be paid at the Level 3, the invoices can be combined and sent to the higher level.

NOTE: The combining of Level 4 invoice reports at Level 3 must be consistent. That is, if one Level 4 office designates the invoice to be sent to the Level 3 office, all Level 4 offices within that Level 3 must do the same. The R060 can show a combined total due at the Level 3 for all Level 4 offices within that agency's structure.



Disputed Transactions

If an error in cardholder billing occurs, or if a problem with merchandise or services billed cannot be resolved between the cardholder and merchant, the cardholder must notify U.S. Bank Government Services of the dispute by submitting a cardholder Statement of Questioned Item (CSQI) form. In many cases, it is necessary for the cardholder to submit supporting documentation, such as a copy of a postal receipt, credit voucher or transaction log.

The CSQI must be sent to U.S. Bank Government Services within 60 days from receipt of the Cardholder Statement of Account on which the questioned charge first appeared or dispute rights are lost.

Cardholders should always provide U.S. Bank detailed documentation of their attempts to resolve a dispute along with the cardholder Statement of Questioned Item form. If the merchant states a credit will be issued, this information should also be included in the detailed documentation. If a credit receipt is received, a copy of the credit receipt should accompany the documentation and the cardholder Statement of Questioned Items sent to U.S. Bank.

A list of valid chargeback or dispute reasons, which are also printed on the cardholder Statement of Questioned Item Form, is presented in this section

Although the cardholder Statement of Questioned Item can be used to request a duplicate receipt, a lost receipt is not a valid reason to withhold a payment to U.S. Bank for accepted goods and services. Each agency is required to develop a lost receipt procedure to document the goods, services and/or related charges to support the payment of the lost receipt charges. The cardholder Statement of Questioned Item form can also be used to request a duplicate receipt, but is not a guaranteed method for producing a duplicate receipt.

After a chargeback or dispute is processed, a credit can appear on the cardholder's Statement of Account. Since cardholder's balances are brought to zero after each month's statement is generated, **the credit will be in most cases listed on a subsequent month Cardholder Statement of Account and the credit included in that new month's balance.**

When a dispute is resolved, the cardholder will receive a notice from U.S. Bank providing details of the dispute resolution. Cardholders also receive a monthly F107 Disputed Transaction Status Report to acknowledge and update pending disputes. **The cardholder must instruct the Billing Office to either apply a credit or certify a payment to the original Statement of Account where the dispute occurred.** In turn, the Billing Office completes a Notice of Invoice Adjustment Form (NIA), which directs U.S. Bank Government Services to apply the credit or apply the payment to the originally disputed invoice. The credit or payment must be completed with 45 days from the dispute resolution cycle date or an interest penalty will accrue.



As stated in the previous paragraph, the cardholder Statement of Questioned Item form must also be used to request a copy of a specific sales draft (receipt). This can be useful when a cardholder has lost his/her copy of the receipt, or if a particular charge is not recognized by the cardholder. A lost receipt is not considered a valid reason to withhold payment. Agencies are required to implement a lost receipt procedure to document the purchase and allow for payment of received goods/services.

Cardholder Statement of Questioned Item Forms should be directed to:

U.S. Bank Government Services
P.O. Box 6346
Fargo, North Dakota 58125-6346
Fax: (701) 461-3910

Valid Dispute Reasons

With the exception of the Copy Request (duplicate receipt request), a list of the valid dispute situations, along with the necessary cardholder action, are identified on the cardholder Statement of Questioned Item (CSQI) form. Additional detail for each of the dispute situations and the copy request process is provided below:

1. Unauthorized Mail/Phone Order

This reason should be used for telephone or mail order transactions only. If a sales slip is signed or imprinted with the cardholder's CAL-Card, this reason does not apply. If the cardholder discovers they have been billed by a merchant for goods or services not ordered, they should file a CSQI form. Cardholders who make frequent telephone, mail order or Internet transactions should keep a transaction log to track transactions and assist in accurate monthly account reconciliation. A log will ensure that transaction information documentation exists in the event of a dispute.

2. Duplicate Processing

This reason is used when the same transaction has been billed multiple times to an account. The amounts of the charges in dispute must be the same. The cardholder should provide the transaction details of the original billing, such as dollar amounts, transaction date, etc. A copy of the Statement of Account on which the billings occur, as well as a copy of the original sales slip, should be forwarded with the CSQI form.

3. Merchandise or Services Not Received

This reason is used when services or goods have not been received by the cardholder or the agency, but have been billed by the supplier. The cardholder should first attempt to resolve this dispute with the supplier. The cardholder may discover, for example, that merchandise is still in transit, lost in transit, or has been delayed for reasons beyond the supplier's control. When filing a CSQI form, the cardholder should include a written document providing full details of an attempted resolution, as well as the transaction date, merchant contact information and, if the order was cancelled, the reason for cancellation.

4. Merchandise Returned

In the event merchandise was returned and a credit has not yet posted, the cardholder



should describe the reason for returning the merchandise and the date the item was returned. A copy of the Statement of Account, as well as the postal, UPS or the other official receipt that proves the merchandise was returned, should be submitted with the CSQI form.

5. Credit Not Received

This reason may be used when the cardholder has received a credit voucher or written refund acknowledgment from the supplier, but the credit was not posted to the Cardholder Statement of Account within 30 days from the date on the credit voucher or refund acknowledgment. The cardholder acknowledges participation in the transaction, but is unable to provide proof that the goods were returned or the service was canceled.

The cardholder should provide a written statement of the amount of credit expected, provide a copy of the Statement of Account and credit voucher or refund acknowledgment letter, and forward the documents along with the CSQI form to U.S. Bank.

6. Alteration of Amount

This reason is used when the cardholder participated in the transaction and indicates that the amount was altered without permission. The cardholder must acknowledge the amount before alteration and provide a copy of the sales draft to support this reason. The amount of the credit should be the difference between the amount before and after alteration. The cardholder Statement of Account, CSQI form and copy of the sales draft should be forwarded to U.S. Bank Government Services.

7. Inadequate Description or Unrecognized Charge

In the event the cardholder does not recognize the transaction description, he/she should file a CSQI form to request a copy of the sales draft due to inadequate description or unrecognized charge. This should be requested only after reviewing the supporting documentation and ensuring that a merchant description or merchant location error has not occurred.

Upon receipt of the CSQI form, U.S. Bank Government Services will order a copy of the sales draft, which is generally received by the cardholder within 30 days.

In the event the supplier's processing bank cannot provide the copy within Visa's allotted time frame, the cardholder's account will be credited until such time as a valid draft is received. Once the cardholder receives the copy, if he or she determines that a valid dispute remains, a new CSQI should be sent to U.S. Bank Government Services immediately. In addition, the applicable Statement of Account should be forwarded with the CSQI form.

8. Copy Request

A copy request is not a valid reason to withhold payment. This reason should be used when the cardholder recognizes a charge, but requires a copy of the sales draft/receipt for record keeping. The cardholder should be encouraged to keep all other supporting documentation, such as catalog information, magazine ad, shipping documents, a



screen print of an Internet order, etc. as evidence of the purchase. A copy of the supporting documentation and applicable Statement of Account should be forwarded with the CSQI. Fulfillment of this request usually takes 3–4 weeks.

If a cardholder, who receives a copy of a sales draft, continues to dispute a transaction, he or she should submit another CSQI form, which explains and further supports the dispute in as much detail as possible.

9. Services Not Received

This reason is used if the transaction has been billed to the cardholder's account, but: (a) the supplier is unable to provide the service, or (b) payment for the transaction was made by means other than the CAL-Card. In the first situation, full details should be provided, such as why the transaction was canceled by the supplier and the date of cancellation. The cardholder should first try to resolve the dispute directly with the supplier.

The second situation describes a purchase, which was initially secured by the CAL-Card, but was actually paid by another means (cash, check, or another purchasing card). In this type of dispute, the initial charge on the CAL-Card was still processed by the supplier. Again, the cardholder should attempt to resolve the dispute with the supplier. If unsuccessful, the cardholder should include a copy of the applicable documentation (copy of front and back of a check or other payment document) to verify payment has already been made to the supplier, and forward it with the CSQI form to U.S. Bank Government Services.

10. Not As Described

This reason is used when the cardholder claims goods or services were not received as described. The written description of what was to be purchased must be different from what was actually delivered. It is important that the description on the sales draft clearly explain the item(s) purchased. For example, this dispute reason could not be used when the cardholder was expecting a Sony tape recorder, model LX120 and when he or she got back to the office, determined that a Sony model B640 was in the box and the sales draft simply said "tape recorder."

In a telephone order situation, the verbal description is considered the "document characterization." The cardholder must explain in his or her letter how the verbal description was different from what was actually received. An attempt must be made to return the goods and must be explained on the CSQI. If merchandise was returned, proof of the return, a copy of the Statement of Account, and CSQI form should be forwarded to U.S. Bank Government Services.

11. Other Dispute Reasons

There are some instances, such as a credit posted as a debit, a processing error or a charge that cannot be described by one of the Dispute Reasons listed here. In the event a disputed situation does not match one of the listed Dispute Reasons, the cardholder should still submit a CSQI form that provides the transaction detail, a copy of the applicable Statement of Account, and a detailed letter explaining the circumstances of the dispute. Reference should be made to any contact with the



supplier, including names, telephone numbers, etc. which would be helpful in researching the dispute.

Disputes on sales tax or shipping and handling charges are not valid Visa chargeback reasons. Cardholders must resolve these types of disputes directly with the merchant by requesting a credit to the account. To avoid this type of merchant dispute, it is very important for cardholders to verify tax and shipping transaction totals with the merchant at the time of the transaction. If the charge comes in higher than was signed and approved for at the time of the transaction, then the cardholder may dispute the difference from the approved amount.



Invoice Payment

After review and certification of transactions at the cardholder, approving official and Designated Billing Office levels, payment for the amount due must be made to U.S. Bank Government Services in accordance with the Master Services Agreement.

Each participating agency's monthly balance is due within 45 days from the date on the R060 Financial Summary (official invoice).

Payment may be remitted to U.S. Bank Government Services via bank check or Electronic Funds Transfer (EFT), either by Automated Clearing House (ACH) or wire transfer.

Payment by Bank Check

When making payment by check, the check must be placed into the mail within one business day of the date on the face of the check, which is considered to be the payment date. The complete invoice number must appear on one of the following:

- the face of the check
- the remittance advice which accompanies the check
- the "Notice to check recipient" which accompanies the check

If a payment is for multiple invoices, the individual invoice number and the amount to be applied to each invoice number should be clearly documented. If an invoice is being paid for a prior year, be sure to identify the full invoice date including the year. If interest penalty is included as part of an invoice payment, the interest penalty calculation and amount of interest to be paid to each invoice must be documented on the payment posting instructions.

The address for CAL-Card payments is:

U.S. Bank Government Services
P.O. Box 6350
Fargo, ND 58125-6350

Overnight payments can be mailed to:

U.S. Bank Government Services Payments
4325 17th Avenue SW
Fargo, ND 58103

Payment by Electronic Funds Transfer (EFT) via Automated Clearing House (ACH)/EDI

An ACH transmission is an electronic funds transfer from your agency/organization checking or savings account to make payment to your 16-digit U.S. Bank Government Services R060 Financial Summary invoice number. Funds are routed through your bank to U.S. Bank Government Services, utilizing the Automated Clearing House/National Automated Clearing House Association process. It is recommended that ACH payments be received by U.S. Bank Government Services three days prior to your cycle date to



guarantee posting. An EDI ANSI X 12 820 format, version 3010 is used in conjunction with the ACH CTX record to provide addenda information for the payment.

The ACH payment destination is as follows:

- Routing Number–102000021
- Tax Payer ID Number–41-1881896
- 12-digit Checking Account Number (120400999880)
- Each payment must also include the 16-digit invoice number and the amount to be credited to that account in the RMT segment.

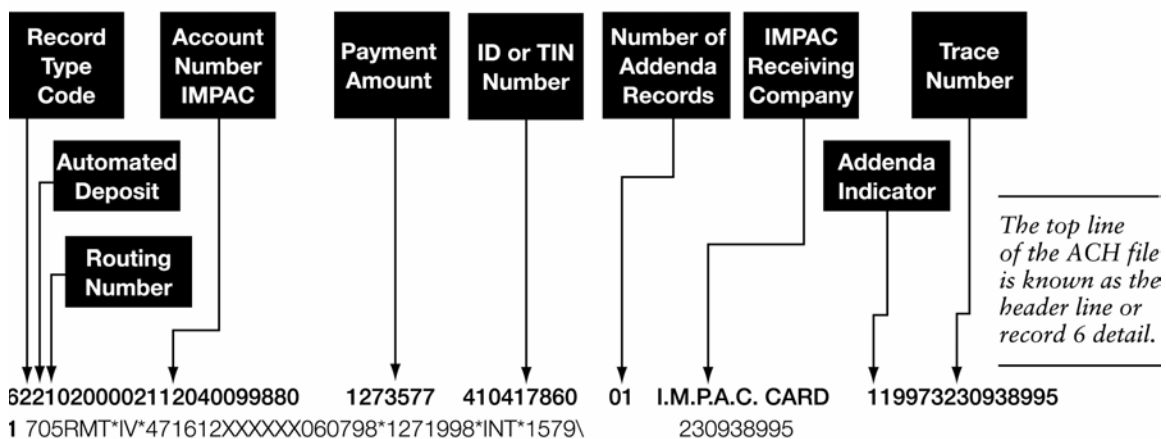
The effective date of payment is the date in which the funds are received by U.S. Bank Government Services. The financial institution’s address for ACH payment is:

Government Services Payments
Attn: ACH Coordinator
P.O. Box 6350
Fargo, ND 58125-6350

The 16-digit invoice number, interest penalty and penalty information should be placed in Field 3, the Free Form Text. This field can accommodate 80 alphanumeric characters. In the event this space is not enough to convey the information, the NIA form or remittance advice must be completed and sent or faxed to Government Services Payments.

Contact your U.S. Bank National Account Manager if you wish to implement ACH payments for your agency/organization.

Example of ACH Payment to an Individual Account Pays Principal and Interest

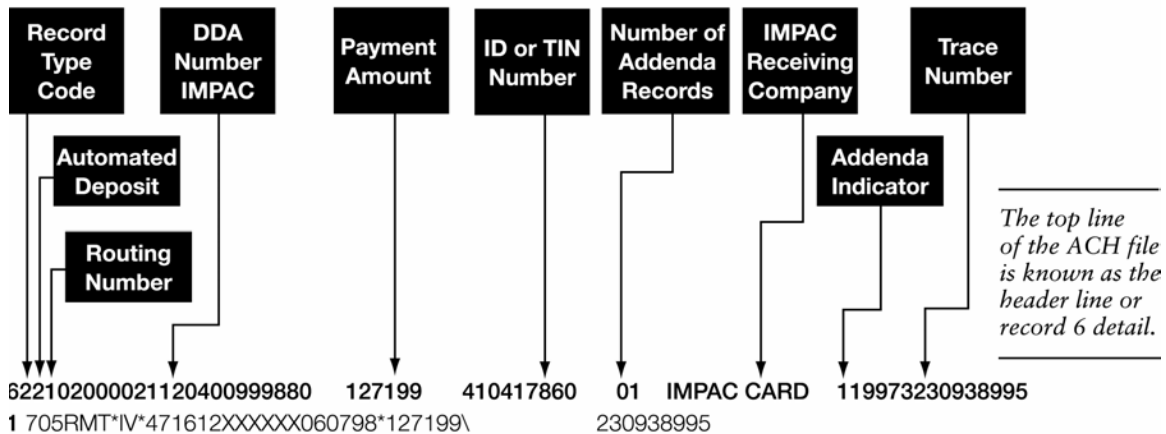


Line 1

Contains level 1 number, level 2 number, level 3 number, level 4 number, mm=month, dd=day, yy=year, principal amount, INT (to denote interest being paid) interest amount and tracer number. The GPP platform uses 3010 EDI version (denoted by the RMT in the 705 record).



Example of ACH Payment to a Single Account Pays Principal Only



Line 1

Contains level 1 number, level 2 number, level 3 number, level 4 number, mm=month, dd=day, yy=year, amount, tracer number. The GPP platform uses 3010 EDI version (denoted by the RMT in the 705 record).

Payment by Wire Transfer

Agency Billing Offices should refer to their internal procedures and documents for initiating wire transfer. Please take note of the following:

- The effective date of the payment is when U.S. Bank Government Services receives the funds, which is also called the settlement date.
- Information such as invoice number or interest penalty information should be given in the available free form fields. These fields are labeled the Originator to Bank Information (OBI) or the Bank to Beneficiary Information (BBI) and are approximately 30 characters in length.
- In the event these fields cannot accommodate the back-up information, the Notification of Invoice Adjustment (NIA) form must be completed and forwarded to the payment address.

You may also send the NIA form by fax to:

Attn.: Government Services Payments (701) 461-3910

NOTE: Use the fax number only if your payment is being made by EFT, as the NIA form cannot be processed until payment is received.

Past Due Interest Penalties

Payment in full, or partial payment with accompanying Notification of Invoice Adjustment (NIA) form must be received within 45 days from the invoice date on the R060 Government Services Financial Summary. An estimated interest penalty is calculated on all outstanding invoice balances.



F110 Invoice Status Report

On a monthly basis, an F110 Invoice Status Report, which recaps all outstanding invoices, is sent to the agency. Generated on the agency's cycle date, the F110 summarizes all outstanding invoices which require follow-up. Agency program coordinators and the Designated Billing Office should use this report to oversee the complete flow of invoicing and the payment-in-full process to minimize delinquency, collection problems and interest penalties.



Account Suspension Procedures

The Master Services Agreement requires that an agency remit payment to U.S. Bank Government Services within 45 days of the date on the R060 Government Services Financial Summary. As with any extension of credit, there are consequences for non-payment or late payment.

U.S. Bank provides monthly reports (Invoice Status Report, F110) to the Designated Billing Office and agency program coordinator which identify undisputed outstanding amounts over 30 calendar days past due. These reports enable designated officials to ensure their payments are received and posted correctly and to follow-up on outstanding issues and determine a course of action. Agencies are encouraged to contact Customer Service at (800) 227-6736 and request to speak to Invoice and Payment Services to resolve problems and clear outstanding amounts immediately.

When undisputed invoice payments become past due, U.S. Bank and/or the Department of General Services, CAL-Card Program Administrator will take a proactive approach to make contact with designated agency officials to notify them of potential account suspension, identify problems, offer assistance and determine when delinquent invoices will be cleared.

If payment to clear the delinquency is not received, U.S. Bank Government Services, or the Department of General Services, CAL-Card Program, will contact the agency's senior management. Failure to remit payment to clear delinquent invoices may result in suspension of an agency's cardholder accounts. Cardholder transactions will be declined until payment for delinquent invoices has been received.

Internal agency procedures for cardholders, approving officials and the Designated Billing Office should be established to enable and require each agency to remit payment to U.S. Bank in a timely manner. Adherence to specified procedures and time lines for Cardholder Statement of Account reconciliation and invoice approval for payment will prevent possible account suspensions.

The agency program coordinator has overall responsibility for the invoice payment process. Customer Service (800) 227-6736 should direct any questions the agency program coordinator may have regarding outstanding invoices to Invoice and Payment Services.



- SECTION 5 -

MERCHANT ACTIVITY CONTROLS

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Overview of Merchant Activity Controls

One of the CAL-Card Program's unique controls is its ability to limit use of the CAL-Card to certain types of merchants. Both Standard Industry Classification (SIC) and Merchant Activity Type (MAT) Codes are used to restrict use of the CAL-Card to certain types of vendors and specific types of products and services.

Each Visa merchant or vendor is assigned a four digit SIC Code by their depositing/processing bank. This code identifies the category or type of goods and services the merchant provides. When a merchant requests authorization for a CAL-Card transaction, their SIC Code is included in the request. This allows U.S. Bank Government Services to verify that the cardholder is permitted to make purchases at that type of merchant, and that the transaction is within spending limits established by his/her agency. A complete listing of SIC Codes can be found at the end of this section.

U.S. Bank Government Services has designed a special method of grouping SIC Codes to better meet the authorization needs of participating agencies. First, SIC Codes are grouped together based on common goods, services and types of business. Each group is assigned a letter. Any combination of merchant code groups can be established to create the three-digit Merchant Activity Type (MAT) Code that best meets the purchasing needs of each cardholder. This three-digit Merchant Activity Type Code becomes part of the cardholder account information during Account Setup and is indicated on the Cardholder Account Setup form.

A table of CAL-Card Merchant Activity Type Codes follows. Additional codes can be established as needed to meet the requirements of specific cardholders. To establish a new Merchant Activity Type Code, the agency should contact a U.S. Bank National Account Manager to discuss the request.



CAL-Card Government Services Excluded Purchases

The CAL-Card is a payment mechanism for the purchase of goods and services. The State of California employees may not use the CAL-Card for per diem expenses, which includes air and ground transportation, lodging and meals. Local agencies, however, have the option of allowing such charges. Please refer to your agency-specific policy and procedures regarding travel related expenses.

The following Merchant Category Codes are excluded from the CAL-Card Program:

- Airphone
- Wire Transfer, Money Orders
- Direct Marketing Insurance Services
- Financial Institutions: Manual Cash Advance
- Financial Institutions: Automatic Cash Advance
- Non-Financial Institutions: Foreign currency, Money Order, Travelers Checks
- Security Brokers/Dealers
- Overpayments
- Savings Bonds
- Timeshares
- Betting, Casino Gaming chips, Off-Track Betting
- Political Organizations
- Religious Organizations
- Court Costs, Alimony, Child Support
- Fines
- Bail and Bond Payments
- Tax Payments
- Government Loan Payments
- Automated Referral Service

Additional Merchant Category Codes may be blocked at the discretion of your agency. For more information, contact your account coordinator at (800) 254-9885 x 35674.



Merchant Category Code Table and Groupings

Category	Description	MCC Codes
A	Airlines, Airports	3000-3002, 3004-3018, 3020, 3058, 3060-3061, 3063, 3065-3066, 3071, 3075-3078, 3081-3089, 3094, 3096, 3099-3100, 3102-3103, 3106, 3110-3112, 3117-3118, 3125-3127, 3129-3130, 3133, 3135, 3137-3138, 3143-3146, 3151, 3154, 3159, 3161, 3164-3165, 3170-3172, 3175-3176, 3178, 3181-3182, 3184-3187, 3190-3193, 3196-3197, 3200, 3203, 3204, 3212, 3215-3223, 3228-3229, 3231, 3233-3235, 3238-3243, 3251-3254, 3256, 3259, 3261-3262, 3266-3267, 3280, 3282, 3284-3287, 3292-3295, 3298, 4511, 4582
B	Vehicle Rental, Dealers, Service, Gasoline, Parts, Towing	3351-3354, 3357, 3359-3362, 3364, 3366, 3368, 3370, 3376, 3381, 3385-3387, 3389-3391, 3393-3396, 3398, 3400, 3405, 3409, 3412, 3414, 3420-3421, 3423, 3425, 3427-3439, 5013, 5271, 5511, 5521, 5531-5533, 5541-5542, 5551, 5561, 5571, 5592, 5598-5599, 7512, 7513, 7519, 7523, 7531, 7534-7535, 7538, 7542, 7549
C	Hotel, Motel	3501-3513, 3515-3520, 3522-3530, 3533-3538, 3540-3545, 3548-3550, 3552, 3553, 3558, 3562-3563, 3565, 3568, 3570, 3572-3575, 3577, 3579, 3581, 3583-3588, 3590-3593, 3595, 3598-3599, 3603, 3612, 3615, 3622-3623, 3625, 3629, 3633-3661, 3663-3666, 3668, 3670-3675, 3677-3678, 3680-3681, 3683-3707, 3709-3711, 3713-3722, 3725-3745, 7011, 7012
D	Misc. Transportation (R.R., Taxi, Ambulance, Bus, Travel Agencies [No Airline Passage], Freight, Courier Services)	4011, 4111-4112, 4119, 4121, 4131, 4214, 4215, 4411, 4457, 4468, 4722, 4723, 4784, 4789
E	Telephone, Telegraph, Cable Services, Cable Equipment, Utilities	4812, 4814, 4815, 4821, 4899, 4900
F	Telemarketing Travel Related Arrangement Services [No Travel Agencies]	5962
G	Mail Order Houses, Telephone Purchases, Subscription/Continuity Merchant	5192, 5964-5969
H	Food/Dairy Stores, Drug/Liquor Stores	5122, 5411, 5422, 5441, 5451, 5462, 5499, 5912, 5921
I	Caterers, Restaurants, Bars	5811, 5812, 5813, 5814



Category	Description	MCC Codes
J	Discount/Department /Variety Stores, Misc. General Mdse., Duty Free Stores	5300, 5309-5311, 5331, 5399
K	Misc. & Specialty Retail Stores, Lumber/ Hardware, Lawn/ Garden, Clothing, Furnishings & Equipment, Household Appliances, Music/Records, Government Services, not elsewhere classified, Postage	5047, 5094, 5099, 5111, 5193, 5200, 5931-5933, 5935, 5937, 5940-5950, 5963, 5970-5973, 5975-5978, 5992-5999, 6012, 5039, 5065, 5072, 5074, 5137, 5139, 5198-5199, 5211, 5231, 5251, 5261, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697-5699, 5021, 5044-5046, 5085, 5131, 5712-5714, 5718-5719, 5722, 5732-5735, 9399, 9402
L	Contractors	1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799
M	Camps, Camp Sites, Amusement & Recreational Services	7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932-7933, 7941, 7991-7994, 7996-7999
N	Misc. Personal Services	7210-7211, 7216-7217, 7221, 7230, 7251, 7261, 7273, 7276-7278, 7296-7299
O	Misc. Business Services	0742, 0763, 0780, 2741, 2791, 2842, 4225, 4816, 5051, 5960, 6300, 6399, 7311, 7321, 7332-7333, 7338-7339, 7342, 7349, 7361, 7372, 7375, 7379, 7392-7395, 7399, 7622-7623, 7629, 7631, 7641, 7692, 7699, 7829, 8111, 8734, 8911, 8931, 8999
P	Medical Services	8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099
Q	Schools, Educational Services and Day Care	8211, 8220, 8241, 8244, 8249, 8299, 8351
R	Membership Organizations Charitable and Social Organizations	8398, 8641, 8675, 8699
S	Fuel (Fuel Dealers–Fuel Oil, Wood, Coal, Liquefied Petroleum)	5169, 5172, 5983
T	Postage	9402
U	Government to Government	9950



Merchant Activity Type Codes–Alphabetical Sequence	
930 ABCD	31 ABCDHIJKMNOSU
0 ABCDEFGHIIJKLMNOPQRSTU	413 ABCDIJKLNOPQRTU
694 ABCDEFGHIIJKLMNORST	432 ABCDIJKLNOQSTU
916 ABCDEFGHIIJKMNOQRSTU	151 ABCDJKLNORSU
917 ABCDEFGHIIJKMNQRSTU	416 ABCDJKNOQRTU
802 ABCDEFGHIIJKOQRU	2 ABCDM
522 ABCDEFGHIIJKOU	4 ABCDMS
712 ABCDEFGHIMPQRT	936 ABCDQ
461 ABCDEFGIJKLMOSU	547 ABCEGJKNORTU
710 ABCDEFGJJKLMNOPQRSU	572 ABCEGJKRT
609 ABCDEFGJJKLNOTU	452 ABCEGRT
526 ABCDEFGJJKLOTU	455 ABCEGRTU
933 ABCDEFHITU	877 ABCEHI
150 ABCDEFIJKLMOPRSU	855 ABCGHIIJKLNOPQRTU
587 ABCDEFJJKLNOTU	714 ABCGHIIJKMRQS
436 ABCDEFJJKLOTU	668 ABCGIJKLNOQT
905 ABCDEGHIIJKLMRSTU	524 ABCGJJKLNOPQRTU
902 ABCDEGHIIJKLMRTU	716 ABCGKHIJT
430 ABCDEGHIIJKLNOQRTU	74 ABCI
211 ABCDEGHIIJKLOSU	412 ABCJKLNOPQRTU
913 ABCDEGHIIJKMOQRSTU	205 ABCJKLNOSU
907 ABCDEGHIIJKMORSTU	145 ABCJKMNORSU
817 ABCDEGHIIJKRT	73 ABDEFGHJJKLNOPQRSU
243 ABCDEGHJJKLOPQSU	51 ABDEFGHJJKLNOPQRSU
539 ABCDEGIJKNOQTU	37 ABDEFGJJKLMNOPQRSU
910 ABCDEHIKO	717 ABDEGHJJKLMNOPQRSTU
903 ABCDEHIKPS	244 ABDEGHJJKLOPQSU
876 ABCDEHIQRT	499 ABDEGHJKLU
178 ABCDEIO	860 ABDEGJJKLNOP
179 ABCDEIOS	527 ABDGIJKOQRTU
901 ABCDFGHIJKMPQRT	438 ABDIJKOQRTU
270 ABCDFGJJKLMNOPQRSU	854 ABDIMS
408 ABCDFGJJKLNOQRTU	671 ABDIS
454 ABCDFGJJKLNOQRTU	84 ABEFGHIIJKLMNOPQRSU
249 ABCDFGJJKMOPQRU	76 ABJKLNOSU
195 ABCDFGJJKMPQRU	590 AC
897 ABCDGHIJK	800 ACDEGHIKOQT
247 ABCDGHIJKLMNOPQRSU	727 ACDEGHIKOT
610 ABCDGHIJKLNOPQRT	691 ACDFGJMURU
932 ABCDGHIJKOT	516 ACDFGJO
505 ABCDGIJKLNOPQRTU	169 ACDGHIIJKLMOQU
757 ABCDGIJKLNOQST	878 ACDGHJK
858 ABCDGJJKLNOPQRTU	740 ACEFHILMNPRTU
484 ABCDGJJKLNOQRSTU	744 ACFHILMNPQRTU
523 ABCDGJJKNOQRTU	741 ACFHILMNPQTU
575 ABCDGJKOT	775 ACFMR
517 ABCDGJKOTU	912 ACGHIJKOQ
574 ABCDGJKT	276 ACGHJJKLOU
931 ABCDHI	911 ACGHJKP
594 ABCDHIJKLOS	742 ACILMT



Merchant Activity Tyne Codes–Alphabetical Sequence	
743AEFHJLPRSTU	274BCEFGHIJKLMNOPQRSU
16B	285BCEFGHJKLMNOPQRU
782BC	548BCEFGHJKLMNOPRSTU
288BCDEFGHIJKLMNOPQRSTU	184BCEFGHJKLMNOPU
462BCDEFGHIJKLMNOPQRSU	297BCEFGIJKOSU
581BCDEFGHIJKLMNOPQRU	28BCEFGJKLMNOQRSU
109BCDEFGHIJKLNOQRU	820BCEGHIJKLMOST
70BCDEFGHIJKLNOQSU	349BCEGHIJKLMNOPU
463BCDEFGHIJKLOPQRSU	778BCEGHIJKMOST
108BCDEFGHJKLMNOPQRSU	656BCEGHIJKQM
654BCDEFGHJKLMNOPSTU	665BCEGHIJKQMN
806BCDEFGHJKLMNOPQRU	863BCEGHJKLMNOPQRSTU
725BCDEFGHJKLSU	698BCEGJKLMNOPQRS
87BCDEFGIJKLMNOPQRSU	251BCEGJKLOPRU
298BCDEFGIJKLORSU	265BCEGJKLOPU
43BCDEFGJKLMNOPQRSU	210BCEGJKLOU
378BCDEGHIJ	593BCFGJKLMNOPQRSTU
848BCDEGHIJKLMNOPQRST	304BCFGJKLMNOPQRSTU
844BCDEGHIJKLMNOPQRSU	652BCFGJKLOS
255BCDEGHIJKLMNOPQRSU	628BCGHIJKLMOU
812BCDEGHIJKLMOQRTU	174BCGHIJKLMNOPQRSU
131BCDEGHIJKLNOQRSPU	221BCGHIJKLOPSU
106BCDEGHIJKLNOQRSU	405BCGHIJKLOSU
89BCDEGHIJKMNOPQSU	376BCGHIJKLU
75BCDEGHIJKNOPQSU	264BCGHJKLMNOPQRU
394BCDEGHIJKNOU	199BCGHJKLMNOPQRU
647BCDEGHJKLOPQRSTU	175BCGHJKLOPU
636BCDEGHJKLOPQSTU	513BCGHJKMU
893BCDEGHJKOTU	511BCGHJKOQU
203BCDEGIJKLMNOPQU	345BCGHKU
153BCDEGIJKLMNOPQRU	257BCGKU
458BCDEGJKLMNOPQRSU	532BCHIJKLOPRU
867BCDEGJKLNOQR	589BCHJK
871BCDEGJKLNOQRTU	80BCI
842BCDEGJKLNOQRU	607BCIJKL
550BCDEGJKLOQSU	201BCJKLNOQSU
896BCDEHIJKLMNOPST	100BCJKLNU
182BCDEHIJKU	54BCJKLOPSU
296BCDFJKSU	5BD
97BCDGHJKLMNOPQRSU	90BDEFGHIJKLMNOPQRSU
770BCDGHJKLMNOPQU	157BDEFGHIJKLMNOSU
143BCDGHJMKMOPU	862BDEFGHJKLMNOPQRSTU
535BCDGHJKLMNOPQRSU	81BDEFGHJKLMNOPQRSU
248BCDGHJMKMOPQU	755BDEFGHJKLMNOPQRSU
549BCDGHJKOPQRSU	792BDEFGHJKLMNOPQRTU
507BCDGHJKOPSU	754BDEFGHJKLMOQRSU
512BCDGHJKOSU	188BDEFGHJKLMNOPQRSU
762BCDGIJKLMNOPQU	793BDEFGIJKLMNOPQRTU
701BCDGIJKLNOQ	165BDEFGJKLMNOPQRSU
657BCDGIJKLOPQSTU	708BDEFGJKLMNOPQRTU
220BCDGIJKOQU	642BDEFGJKLMNOPQRU



Merchant Activity Tyne Codes–Alphabetical Sequence			
563	BDEFGJKLOQU	344	BDEGKOU
402	BDEFGJKLOSTU	797	BDEHIKLMOPSU
667	BDEGHIJKLMNOPQRSTU	17	BDEJKLOSU
271	BDEGHIJKLMNOPQSU	431	BDEJKLSTU
926	BDEGHIJKLNOQRSTU	307	BDEJKOU
531	BDEGHIJKLOSU	346	BDEJKU
650	BDEGHIJKMNOQRSTU	374	BDEKOSU
306	BDEGHIJKOSU	27	BDFGJKLNOSU
305	BDEGHIJKOU	148	BDFHJKU
415	BDEGHJKLMNOPQRSU	489	BDGHIJKLMNOPQRU
808	BDEGHJKLMNOPSTU	384	BDGHIJKLMOPQSTU
263	BDEGHJKLMNOPOSU	361	BDGHIJKLNORSU
872	BDEGHJKLMOPU	745	BDGHIJKOT
807	BDEGHJKLNOPQSTU	795	BDGHJKLMNOQRU
935	BDEGHJKLNOQRTU	242	BDGHJKLNOPQRSU
861	BDEGHJKLNORSU	794	BDGHJKLNOPQRTU
259	BDEGHJKLOPQRU	651	BDGHJKLNOPRTU
272	BDEGHJKLOPRSU	450	BDGHJKLNOQRSTU
354	BDEGHJKLOPS	598	BDGHJKLO
138	BDEGHJKLOPU	246	BDGHJKLOPQSU
879	BDEGHJKLOQRTU	894	BDGHJKLOQRS
218	BDEGHJKLORSU	791	BDGHJKLOTU
865	BDEGHJKLOST	677	BDGHJKLOU
605	BDEGHJKLOSU	24	BDGHJKNOSU
767	BDEGHJKLSTU	245	BDGHJKOPQSU
284	BDEGHJKNOQU	655	BDGHJKU
632	BDEGHJKOQRTU	732	BDGHJLMNOPSR
335	BDEGHJKOSU	703	BDGJKLMNOQTU
365	BDEGHJKOU	537	BDGJKLMOQU
731	BDEGHJLMNOPSU	555	BDGJKLNOPQRTU
321	BDEGIKOU	104	BDGJKLOPQRSU
892	BDEGJKLMNOPQRSTU	63	BDGJKLOQU
764	BDEGJKLNOPQRSU	170	BDGJKLOU
856	BDEGJKLNOQRSTU	646	BDGJKLQSTU
925	BDEGJKLNOQRSTU	551	BDGJKMOQRU
520	BDEGJKLNOSTU	761	BDGJKMORU
189	BDEGJKLNOU	857	BDGJKNOT
294	BDEGJKLOPQSTU	62	BDGJKOQU
396	BDEGJKLOPU	352	BDGJKOU
833	BDEGJKLOQRSTU	315	BDGJKU
390	BDEGJKLOQSTU	325	BDGKOU
709	BDEGJKLOQU	840	BDHIJKLMOT
869	BDEGJKLORSHT	821	BDHIJKLMT
209	BDEGJKLORSU	777	BDHIJKT
30	BDEGJKLOSU	846	BDJKLMO
530	BDEGJKLOU	847	BDJKLMOS
669	BDEGJKLQSTU	700	BDJKLNOU
525	BDEGJKLSTU	464	BDJKLSU
753	BDEGJKOPST	323	BDJKOU
316	BDEGJKOSU	314	BDJKU
322	BDEGJKOU	614	BDKLNOU



Merchant Activity Tyne Codes–Alphabetical Sequence			
604	BDLO	681	BGCHJKLOPQSTU
887	BDS	682	BGCHJKLOQSTU
25	BEFGHIJKLMNOPQRSU	683	BGCHJKOQSTU
929	BEFGHIJKLMNOQST	49	BGH JKLOPU
822	BEFGHJKLMNOPQRSTU	168	BGHIJKLMNOPQRSU
52	BEFGHJKLMNOPQRSU	440	BGHIJKLMNOPQRU
383	BEFGHJKLNOQRSU	212	BGHIJKLMNOQU
577	BEFGHJKLNOQU	419	BGHIJKLNOPRU
176	BEFGHJKLNOU	571	BGHIJKLOPST
451	BEFGHJKLOPQTU	546	BGHIJKLOSTU
859	BEFGHJKNOPQSU	666	BGHIJKLOU
101	BEGHIJKLOPU	404	BGHIJKM
921	BEGHIJKMNORSTU	915	BGHIJKMNORSTU
465	BEGHIJKOQSU	620	BGHIJKMR
692	BEGHIJKORSU	898	BGHIJKOQRSTU
562	BEGHIJKOU	466	BGHIJKOU
715	BEGHIJLMOPQRU	680	BGHJKLMNOPQRSUT
904	BEGHJK	418	BGHJKLMNOPQRU
417	BEGHJKLMNOPQRU	748	BGHJKLMNOPQRU
721	BEGHJKLNOPQSTU	811	BGHJKLMOPU
82	BEGHJKLNOPRSU	768	BGHJKLMOQRU
219	BEGHJKLOQU	747	BGHJKLMOU
789	BEGHJKLOTU	433	BGHJKLNOPQRTU
399	BEGHJKLOU	400	BGHJKLNOPQRU
324	BEGHJKOU	289	BGHJKLNOPRSU
287	BEGHJKU	166	BGHJKLNOPSU
373	BEGJ	824	BGHJKLNOQSU
528	BEGJKLMNOPQRU	502	BGHJKLNOSTU
510	BEGJKLMNOQU	561	BGHJKLOPSU
843	BEGJKLNOPQRSTU	673	BGHJKLOQSTU
130	BEGJKLNOPQRU	302	BGHJKLOQSU
78	BEGJKLNOPRSU	733	BGHJKLOQSUM
490	BEGJKLNOPU	434	BGHJKLPQRTU
332	BEGJKLNOQU	398	BGHJKMO
922	BEGJKLNORSU	506	BGHJKMOTU
35	BEGJKLOPRSU	392	BGHJKNOPU
269	BEGJKLOPU	704	BGHJKNOQRU
823	BEGJKLOQRSTU	411	BGHJKNOU
601	BEGJKLOU	521	BGHJKOPQRU
214	BEGJKLQSU	359	BGHJKOPU
920	BEGJKMNORSTU	357	BGHJKOU
387	BEGJKNOSU	329	BGHJKU
83	BEGJKOSU	675	BGHJNORU
560	BEGKOPQRSTU	622	BGIJKLOPQ
59	BEJKLNOSU	545	BGIKLORU
364	BEJKOU	514	BGIKLOU
739	BEKLNOU	653	BGJKLD
403	BFGJKLOSTU	699	BGJKLMNOPQRU
676	BFGJKM	884	BGJKLMNOPQSU
217	BFGJKOU	830	BGJKLMNOPQU



Merchant Activity Tyne Codes–Alphabetical Sequence			
873	BGJKLMOTU	253	BJKOSU
439	BGJKLNOPQRU	142	BJKOU
491	BGJKLNOPU	114	BJKU
543	BGJKLNOQSTU	363	BJO
23	BGJKLOPQRU	401	BK
292	BGJKLOQRU	529	BKLNOU
592	BGJKLOQSTU	124	BKLOU
504	BGJKLOQSU	758	BKO
193	BGJKLOSU	368	BKS
79	BGJKLOU	277	BN
914	BGJKMNORSTU	444	BO
756	BGJKMNOU	91	BS
596	BGJKMSO	65	C
697	BGJKNOU	790	CDEFGHJKLMNPOQRU
588	BGJKOPQRTU	805	CDEFGHJKLNOQRU
870	BGJKOQ	803	CDEFGJKLNOQRU
591	BGJKOQSTU	200	CDEGHIJKLMNOPSU
448	BGJKORTU	645	CDEGHIJKLMNOQRTU
781	BGJKOS	927	CDEGHIJKLNOQRSTU
301	BGJKOSU	278	CDEGHIJKLOQRU
445	BGJKOU	457	CDEGHJKLOPQRSU
801	BGJKQRSTU	71	CDEGHJKLOPQRU
705	BGJKQTU	503	CDEGIJKLOPQRTU
446	BGJKROU	891	CDEGIJKOQTU
447	BGJKTU	262	CDEGJKLNOU
147	BGJKU	22	CDEGJKLOPQRU
348	BGJOU	615	CDEIJKLOTU
569	BGK	468	CDGHIJKLMNOU
909	BHIJKO	749	CDGHIJKLMOQU
313	BHIJKPU	608	CDGHIJKLOQRTU
928	BHKS	330	CDGHIJKMU
612	BHJKNNOQST	186	CDGHIJKOU
644	BHJKNNOQST	224	CDGHJKLOQU
564	BHJKNNOQSTU	275	CDGHJKNOPQSU
86	BHJKNORU	234	CDGHJKOPQSU
266	BHJKOSU	238	CDGHJKOPQU
113	BHJKU	235	CDGHJKOQU
260	BHJLP	752	CDGIJKLMOQU
353	BIJKLU	586	CDGIJKLOQU
122	BIKLOU	118	CDGJKLNOU
355	BJKL	536	CDGJKLOPQRSU
467	BJKLNOPSU	388	CDGJKMNOQRU
77	BJKLNOSU	192	CDGJKMNORU
839	BJKLO	225	CDGJKOQU
254	BJKLOU	616	CDGJKOU
460	BJKMNOPQU	736	CDGJKOUNR
818	BJKMO	117	CDGJKU
819	BJKMOS	64	CEFGHIJKLMNOQRU
32	BJKNOSU	888	CEFGJKLNOP
783	BJKO	515	CEFGJKLNOQRTU
784	BJKOS	95	CEFGJKLOQSU



Merchant Activity Tyne Codes–Alphabetical Sequence			
202	CEGHIJKLMNOQRU	96	DEFGJKLOPQU
825	CEGHIJKLMOPQU	338	DEGHIJKLMNOPRSU
380	CEGHIJKQU	256	DEGHIJKLMOPSU
883	CEGHJKLMNOQU	750	DEGHIJKLNO
540	CEGIJKLOPU	899	DEGHIJKLNOPQRU
882	CEGJKLMNOQU	924	DEGHIJKLNOPQRSTU
133	CEGJKLNOU	759	DEGHIJKNOPQRSTU
774	CEGJKOTU	751	DEGHJKLM
215	CEJKLMNOPQRU	679	DEGHJKLNOPQSTU
88	CEJKLOU	177	DEGHJKLNOPQSU
136	CFGIKNOPQRU	937	DEGHJKLNOPQRSTU
135	CFGIKNOQRU	934	DEGHJKLNOPQRTU
111	CFGINOPQR	734	DEGHJKLOPQRU
110	CFGINOQR	785	DEGHJKLOQRTU
333	CGHIJKLMNOQRTU	326	DEGHJKOU
207	CGHIJKLNOPQRU	567	DEGIJKOTU
167	CGHIJKLOQU	518	DEGIJOTU
375	CGHIJKMU	469	DEGJKLMU
299	CGHIJKU	900	DEGJKLNOPQRU
34	CGHJKLMNOPQRU	923	DEGJKLNOPQRSTU
720	CGHJKLNOQS	282	DEGJKLNOQRU
286	CGHJKQU	845	DEGJKLNORT
159	CGIJKOU	320	DEGJKLOPQRU
204	CGJKLMNOQRU	428	DEGJKLORTU
849	CGJKLMNOQU	156	DEGJKLOU
47	CGJKLNOPQRSU	595	DEGJKMS
190	CGJKLOPQRU	835	DEGJKMSU
576	CGJKLOQRT	239	DEGJKOU
556	CGJKLORTU	347	DEGKOU
393	CGJKMU	18	DEJKLOU
772	CGJKOQU	149	DFGJKLMORU
730	CGJKOR	60	DFGJKOU
773	CGJKOTU	771	DG
443	CGJKRU	470	DGHIJKLMNOU
132	CGJKU	309	DGHIJKLMOPQSTU
533	CGLOQRT	492	DGHIJKLNOPQRSU
98	CHI	319	DGHIJKLORU
611	CHJKMO	308	DGHIJKNOPQRSU
36	CI	216	DGHIJKNOPQRU
851	CIJKOR	283	DGHIJKNOU
69	CJKLOPQSU	279	DGHIJKORU
485	CJKLORTU	658	DGHJKLNOQS
635	CLNO	826	DGHJKLNOSU
643	CLNOK	236	DGHJKLOQU
435	CLQRTU	227	DGHJKLOSU
67	CQ	769	DGHJKMORTU
93	D	233	DGHJKOPSU
310	DEFGHIJKLMNOPQRTU	606	DGHJKOQR
866	DEFGHJKLMNOPQRSTU	232	DGHJKOSU
487	DEFGHJKLNOQRU	226	DGHJKOU
804	DEFGJKLNOQRU	660	DGHJPU



Merchant Activity Tyne Codes–Alphabetical Sequence			
493	DGJKLMNOPQRU	809	EGHIJKLMOQRTU
107	DGJKLMNOQRU	711	EGHIJKLOQR
852	DGJKLMOTU	786	EGHIJKLOU
471	DGJKLMU	583	EGHIJU
868	DGJKLNOTU	541	EGHJKLNOPQRSU
472	DGJKLNOU	164	EGHJKLNOPQRU
787	DGJKLOPQTU	674	EGHJKLOSU
603	DGJKLOPQU	631	EGHJKLOU
585	DGJKLOPRTU	317	EGHJKOU
565	DGJKLOPU	886	EGJKOPQRT
410	DGJKLOQRTU	828	EGJKLMNOQU
570	DGJKLOQTU	45	EGJKLNOPQRU
579	DGJKLOQU	360	EGJKLNOPQU
420	DGJKLORTU	442	EGJKLNOQTU
318	DGJKLORU	208	EGJKLNOQU
573	DGJKLOTU	134	EGJKLNOU
112	DGJKLOU	765	EGJKLO
429	DGJKNOPQRTU	559	EGJKLOQU
617	DGJKOQT	600	EGJKLOS
61	DGJKOQU	630	EGJKLOSU
191	DGJKORU	339	EGJKLOTU
237	DGJKOU	268	EGJKLOU
56	DHIJ	40	EGJKNOQRU
14	DJKLMNOPQRSU	409	EGJKNOQTU
173	DJKOU	171	EGJKORU
10	DKNOPQRU	340	EGJKOS
414	DKNOPTU	295	EGJKOSU
816	DLOU	102	EGJKOU
57	DS	140	EGJKU
568	E	662	EGJOQRTU
6	EFG	735	EGJOQRTUK
1	EFGHIJKLMNOPQRSU	688	EGKLOSU
837	EFGHIJKLNOPQRU	241	EGKOU
42	EFGHJKLMNOPQRSU	640	EHJKU
602	EFGHJKLMNOPU	473	EHKLMU
356	EFGHJKLNOPQRU	372	EJK
273	EFGHJKLNOPSU	366	EJKNOPQRTU
128	EFGHJKLNOPU	342	EJKOSU
252	EFGHJKLNOQRU	44	EJKOU
129	EFGHJKLNOQU	362	EK
788	EFGHJKLNOSU	334	EKOU
127	EFGHJKLNOU	370	ELO
341	EFGHJKLOPQRU	222	FGJKLU
343	EFGHJKLOPTU	183	FGJKNOQRU
120	EFGJKLNOPQRU	258	FGJKOQU
185	EFGJKLNOPQSU	53	FGJKOU
621	EFGJKLO	331	FGQU
55	EFGJKLOPRSU	26	FIJKLNOU
880	EFGJKLOU	198	G
836	EFGJKNOPQSU	496	GHIJKLMNOPQRU
881	EFGJKTU	495	GHIJKLNOPQRU



Merchant Activity Tyne Codes–Alphabetical Sequence			
371	GHIJKLO	874	GIJKNOQRT
664	GHIJKLOPST	799	GIJKOQRT
509	GHIJKLOSTU	161	GIJKQU
918	GHIJKMNORSTU	728	GIJOQRT
213	GHIJKMU	625	GJ
724	GHIJKMUOQ	501	GJKLMNOPQRU
494	GHIJKOQRU	829	GJKLMNOPQU
475	GHIJKOU	498	GJKLMNOPU
389	GHIJKQRU	41	GJKLMNOQRU
476	GHIJKSU	832	GJKLMNOQU
474	GHIJKU	850	GJKLMNQSU
196	GHJKLMNOPQSU	776	GJKLMOU
538	GHJKLMNOQRU	423	GJKLMPQRU
831	GHJKLMNOQU	425	GJKLMQRU
853	GHJKLMOPQRTU	48	GJKLNOPQRSU
566	GHJKLMOQRU	406	GJKLNOPQRTU
687	GHJKLMPORT	500	GJKLNOPQRU
311	GHJKLNOPQRU	497	GJKLNOPU
557	GHJKLNOQRU	864	GJKLNOQRTU
834	GHJKLNOQSU	422	GJKLNORTU
542	GHJKLNOQU	85	GJKLNORU
627	GHJKLNOSU	180	GJKLNOSU
486	GHJKLNOU	50	GJKLNOU
280	GHJKLOPQRU	663	GJKLNOUQ
534	GHJKLOPSTU	453	GJKLOMQRU
58	GHJKLOQRSU	20	GJKLOPQRU
723	GHJKLOQRU	437	GJKLOQRTU
619	GHJKLOQTU	293	GJKLOQRU
379	GHJKLORTU	661	GJKLOQTU
760	GHJKMOQRU	228	GJKLOQU
766	GHJKMOU	421	GJKLORTU
686	GHJKMPQRT	481	GJKLORU
599	GHJKMQ	38	GJKLOSU
813	GHJKMQO	144	GJKLOU
685	GHJKMQRT	689	GJKLOUP
597	GHJKMQU	427	GJKLPQRSU
477	GHJKMRU	426	GJKLQRSU
231	GHJKNOQRU	386	GJKLQRU
230	GHJKNOQU	424	GJKLQU
459	GHJKNOU	480	GJKLU
814	GHJKOPU	919	GJKMNORSTU
229	GHJKOQU	738	GJKMNOU
158	GHJKOU	827	GJKMOQ
312	GHJKPU	722	GJKMOU
281	GHJKQU	482	GJKMU
391	GHJKRU	659	GJKNOPTU
553	GHJKTU	291	GJKNOQRU
123	GHJKU	696	GJKNOU
478	GHKPU	508	GJKOPRU
554	GHKTU	33	GJKOPU
629	GIJKLMNOQSTU	798	GJKOQ



Merchant Activity Tyne Codes–Alphabetical Sequence		
163	GJKOQRU	713J
187	GJKOQU	206JKLMNOQSU
29	GJKORU	303JKLNOQRTU
580	GJKOT	8JKLNORU
488	GJKOTU	726JKLNOS
137	GJKOU	737JKLNOSBHP
613	GJKPR	841JKLNOU
377	GJKPU	21JKLOPQRU
160	GJKQRU	197JKLOQSU
706	GJKQTU	68JKLOSU
15	GJKRU	46JKLOU
146	GJKSU	407JKLQU
552	GJKTU	19JKLU
39	GJKU	154JKNORSU
695	GJO	13JKNORU
519	GJOQRT	72JKOPU
693	GJRU	223JKOSU
626	GKL	194JKOU
351	GKNOPU	382JKSNOU
838	GKNOU	381JKSTU
885	GKOQTU	584JKTO
763	GKOQU	115JKU
121	GKOU	9JM
119	GKU	152JO
889	GOU	337JOQ
250	GP	624K
672	GR	449KLNOPRU
895	GU	350KLNOPU
92	H	126KLOPU
718	HI	94KLOU
7	HIJ	623KO
690	HIJKMNOPQRTU	618KOU
327	HIJKMNOU	162KU
116	HIJKMU	702KUQ
779	HIJKO	395LNO
875	HIJKT	369LO
103	HIJKU	558LOU
707	HIJMU	890MU
181	HJKLMOQU	290NOP
638	HJKMU	810NOU
367	HJKNOPQTU	328O
141	HJKOU	544OQR
639	HJKPU	633OQRU
670	HJKQU	385OU
780	HJKT	66P
637	HJKU	11PR
483	HKLMU	684Q
261	HKLPU	12QR
105	HKU	3S
397	I	300T
125	IKLOU	99U



Merchant Activity Type Codes–Numerical Sequence			
0	ABCDEFGHIJKLMNQRSTU	49	BGH JKLOPU
1	EFGHIJKLMNQRSU	50	GJKLNOU
2	ABCDM	51	ABDEFGHJKLNOPQRSU
3	S	52	BEFGHJKLMNOPQRSU
4	ABCDMS	53	FGJKOU
5	BD	54	BCJKLOPSU
6	EFG	55	EFGJKLOPRSU
7	HIJ	56	DHIJ
8	JKLNORU	57	DS
9	JM	58	GHJKLOQRSU
10	DKNOPQRU	59	BEJKLNOSU
11	PR	60	DFGJKOU
12	QR	61	DGJKOQU
13	JKNORU	62	BDGJKOQU
14	DJKLMNOPSRSU	63	BDGJKLOQU
15	GJKRU	64	CEFGHIJKLMNOQRU
16	B	65	C
17	BDEJKLOSU	66	P
18	DEJKLOU	67	CQ
19	JKLU	68	JKLOSU
20	GJKLOPQRU	69	CJKLOPQSU
21	JKLOPQRU	70	BCDEFGHIJKLNOQSU
22	CDEGJKLOPQRU	71	CDEGHJKLOPQRU
23	BGJKLOPQRU	72	JKOPU
24	BDGHJKNOSU	73	ABDEFGHJKLNOPQRSU
25	BEFGHIJKLMNOPSRSU	74	ABCI
26	FIJKLNOU	75	BCDEGHIJKNOPQSU
27	BDFGJKLNOSU	76	ABJKLNOSU
28	BCEFGJKLMNOQRSU	77	BJKLNOSU
29	GJKORU	78	BEGJKLNOPRSU
30	BDEGJKLOSU	79	BGJKLOU
31	ABCDHIJKNOSU	80	BCI
32	BJKNOSU	81	BDEFGHJKLMNOPSRSU
33	GJKOPU	82	BEGHJKLNOPRSU
34	CGHJKLMNOPSRSU	83	BEGJKOSU
35	BEGJKLOPRSU	84	ABEFGHIJKLMNOPSRSU
36	CI	85	GJKLNORU
37	ABDEFGJKLMNOPSRSU	86	BHJKNORU
38	GJKLOSU	87	BCDEFGIJKLMNOPSRSU
39	GJKU	88	CEJKLOU
40	EGJKNOQRU	89	BCDEGHIJKNOPSRSU
41	GJKLMNOQRU	90	BDEFGHIJKLMNOPSRSU
42	EFGHJKLMNOPSRSU	91	BS
43	BCDEFGJKLMNOPSRSU	92	H
44	EJKOU	93	D
45	EGJKLNOPQRU	94	KLOU
46	JKLOU	95	CEFGJKLOQSU
47	CGJKLNOPSRSU	96	DEFGJKLOPQU
48	GJKLNOPSRSU	97	BCDGHJKLMOPQRSU



Merchant Activity Tyne Codes–Numerical Sequence	
98CHI	149DFGJKLMORU
99U	150ABCDEFGHIJKLMOPRSU
100BCJKLNU	151ABCDJKLNORSU
101BEGHIJKLOPU	152JO
102EGJKOU	153BCDEGIJKLNOPQRU
103HIJKU	154JKNORSU
104BDGJKLOPQRSU	156DEGJKLOU
105HKU	157BDEFGHIJKLMNOSU
106BCDEGHIJKLNOQRSU	158GHJKOU
107DGJKLMNOQRU	159CGIJKOU
108BCDEFGHIJKLMNOPQRSU	160GJKQRU
109BCDEFGHIJKLNOQRU	161GIJKQU
110CFGINOQR	162KU
111CFGINOPQR	163GJKOQRU
112DGJKLOU	164EGHJKLNOPQRU
113BHJKU	165BDEFGJKLMNOPQRSU
114BJKU	166BGHJKLNOPSU
115JKU	167CGHIJKLOQU
116HIJKMU	168BGHIJKLMNOPQRSU
117CDGJKU	169ACDGHJKLMOQU
118CDGJKLNOU	170BDGJKLOU
119GKU	171EGJKORU
120EFGJKLNOPQRU	173DJKOU
121GKOU	174BCGHIJKLNOQRSU
122BIKLOU	175BCGHJKLOPU
123GHJKU	176BEFGHJKLNOU
124BKLOU	177DEGHJKLNOPQSU
125IKLOU	178ABCDEIO
126KLOPU	179ABCDEIOS
127EFGHJKLNOU	180GJKLNOSU
128EFGHJKLNOPU	181HJKLMOQU
129EFGHJKLNOQU	182BCDEHIJKU
130BEGJKLNOPQRU	183FGJKNOQRU
131BCDEGHIJKLNOQRSPU	184BCEFGHJKLNOPU
132CGJKU	185EFGJKLNOPQSU
133CEGJKLNOU	186CDGHIJKOU
134EGJKLNOU	187GJKOQU
135CFGIKNOQRU	188BDEFGHJKLNOPQRSU
136CFGIKNOPQRU	189BDEGJKLNOU
137GJKOU	190CGJKLOPQRU
138BDEGHJKLOPU	191DGJKORU
140EGJKU	192CDGJKMNORU
141HJKOU	193BGJKLOSU
142BJKOU	194JKOU
143BCDGHJJKMOPU	195ABCDFGJKMPQRU
144GJKLOU	196GHJKLMNOPQSU
145ABCJKMNORSU	197JKLOQSU
146GJKSU	198G
147BGJKU	199BCGHJKLMNOQRU
148BDFHJKU	200CDEGHIJKLMNOPSU



Merchant Activity Tyne Codes–Numerical Sequence	
201BCJKLNOQSU	252EFGHJKLNOQRU
202CEGHIJKLMNOQRU	253BJKOSU
203BCDEGIJKLMNOQU	254BJKLOU
204CGJKLMNOQRU	255BCDEGHIJKLMOPQRSU
205ABCJKLNOSU	256DEGHIJKLMOPSU
206JKLMNOQSU	257BCGKU
207CGHIJKLNOQRU	258FGJKOQU
208EGJKLNOQU	259BDEGHJKLOPQRU
209BDEGJKLORSU	260BHJLP
210BCEGJKLOU	261HKLP
211ABCDEGHIJKLOSU	262CDEGJKLNOU
212BGHIJKLMNOQU	263BDEGHJKLMNOSU
213GHIJKMU	264BCGHJKLMNOPQRSU
214BEGJKLQSU	265BCEGJKLOPU
215CEJKLMNOPQRU	266BHJKOSU
216DGHIJKNOPQRU	268EGJKLOU
217BFGJKOU	269BEGJKLOPU
218BDEGHJKLORSU	270ABCDGJKLMNOPQRSU
219BEGHJKLOQU	271BDEGHIJKLMNOQSU
220BCDGJKOQU	272BDEGHJKLOPRSU
221BCGHIJKLOPSU	273EFGHJKLNOPSU
222FGJKLU	274BCEFGHIJKLMNOPQRSU
223JKOSU	275CDGHJKNOPQSU
224CDGHJKLOQU	276ACGHJKLOU
225CDGJKOQU	277BN
226DGHJKOU	278CDEGHIJKLOQRU
227DGHJKLOSU	279DGHIJKORU
228GJKLOQU	280GHJKLOPQRU
229GHJKOQU	281GHJKQU
230GHJKNOQU	282DEGJKLNOQRU
231GHJKNOQRU	283DGHIJKNOU
232DGHJKOSU	284BDEGHJKNOQU
233DGHJKOPSU	285BCEFGHJKLNOPQRU
234CDGHJKOPQSU	286CGHJKQU
235CDGHJKOQU	287BEGHJKU
236DGHJKLOQU	288BCDEFGHIJKLMNOPQRSTU
237DGJKOU	289BGHJKLNOPRSU
238CDGHJKOPQU	290NOP
239DEGJKOU	291GJKNOQRU
241EGKOU	292BGJKLOQRU
242BDGHJKLNOPQRSU	293GJKLOQRU
243ABCDEGHJKLOPQSU	294BDEGJKLOPQSTU
244ABDEGHJKLOPQSU	295EGJKOSU
245BDGHJKOPQSU	296BCDFJKSU
246BDGHJKLOPQSU	297BCEFGIJKOSU
247ABCDGHIJKLMNOPQRSU	298BCDEFGIJKLORSU
248BCDGHJKMOPQU	299CGHIJKU
249ABCDGFGJKMOPQRU	300T
250GP	301BGJKOSU
251BCEGJKLOPRU	302BGHJKLOQSU



Merchant Activity Tyne Codes–Numerical Sequence			
303	JKLNOQRTU	354	BDEGHJKLOPS
304	BCFGJKLNOQRSTU	355	BJKL
305	BDEGHIJKOU	356	EFGHJKLNOQRU
306	BDEGHIJKOSU	357	BGHJKOU
307	BDEJKOU	359	BGHJKOPU
308	DGHIJKNOPQRSU	360	EGJKLNOQU
309	DGHIJKLMOPQSTU	361	BDGHIJKLNORSU
310	DEFGHIJKLMNOPQRTU	362	EK
311	GHJKLNOQRU	363	BJO
312	GHJKPU	364	BEJKOU
313	BHIJKPU	365	BDEGHJKOU
314	BDJKU	366	EJKNOPQRTU
315	BDGJKU	367	HJKNOPQTU
316	BDEGJKOSU	368	BKS
317	EGHJKOU	369	LO
318	DGJKLORU	370	ELO
319	DGHIJKLORU	371	GHIJKLO
320	DEGJKLOPQRU	372	EJK
321	BDEGIKOU	373	BEGJ
322	BDEGJKOU	374	BDEKOSU
323	BDJKOU	375	CGHIJKMU
324	BEGHJKOU	376	BCGHIJKLU
325	BDGKOU	377	GJKPU
326	DEGHJKOU	378	BCDEGHIJ
327	HIJKMNOU	379	GHJKLORTU
328	O	380	CEGHIJKQU
329	BGHJKU	381	JKSTU
330	CDGHIJKMU	382	JKSNOU
331	FGQU	383	BEFGHJKLNOQRSU
332	BEGJKLNOQU	384	BDGHIJKLMOPQSTU
333	CGHIJKLMNOQRTU	385	OU
334	EKOU	386	GJKLQRU
335	BDEGHJKOSU	387	BEGJKNOSU
337	JOQ	388	CDGJKMNOQRU
338	DEGHIJKLMNOPRSU	389	GHIJKQRU
339	EGJKLOTU	390	BDEGJKLOQSTU
340	EGJKOS	391	GHJKRU
341	EFGHJKLOPQRU	392	BGHJKNOPU
342	EJKOSU	393	CGJKMU
343	EFGHJKLOPTU	394	BCDEGHIJKNOU
344	BDEGKOU	395	LNO
345	BCGHKU	396	BDEGJKLOPU
346	BDEJKU	397	I
347	DEGKOU	398	BGHJKMO
348	BGJOU	399	BEGHJKLOU
349	BCEGHIJKLNOPU	400	BGHJKLNOQRU
350	KLNOPU	401	BK
351	GKNOPU	402	BDEFGJKLOSTU
352	BDGJKOU	403	BFGJKLOSTU
353	BIJKLU	404	BGHIJKM



Merchant Activity Tyne Codes–Numerical Sequence	
405BCGHIJKLOSU	457CDEGHJKLOPQRSU
406GJKLNOPQRTU	458BCDEGJKLNOPQRSU
407JKLQU	459GHJKNOU
408ABCDGJKLNOQRTU	460BJKMNOPQU
409EGJKNOQTU	461ABCDEFGHIJKLMOSU
410DGJKLOQRTU	462BCDEFGHIJKLMNOPQRSU
411BGHJKNOU	463BCDEFGHIJKLOPQRSU
412ABCJKLNOPQRTU	464BDJKLSU
413ABCDIJKLNOPQRTU	465BEGHIJKOQSU
414DKNOPTU	466BGHIJKOU
415BDEGHJKLMNOPQRSU	467BJKLNOPSU
416ABCDJKNOQRTU	468CDGHIJKLMNOU
417BEGHJKLMNOPQRU	469DEGJKLMU
418BGHJKLMNOPQRU	470DGHIJKLMNOU
419BGHIJKLNOPRU	471DGJKLMU
420DGJKLORTU	472DGJKLNOU
421GJKLORTU	473EHKLMU
422GJKLNORTU	474GHIJKU
423GJKLMPQRU	475GHIJKOU
424GJKLQU	476GHIJKSU
425GJKLMQRU	477GHJKMRU
426GJKLQRSU	478GHKPU
427GJKLPQRSU	480GJKLU
428DEGJKLORTU	481GJKLORU
429DGJKNOPQRTU	482GJKMU
430ABCDEGHIJKLNOQRTU	483HKLMU
431BDEJKLSTU	484ABCDGJKLNOQRSTU
432ABCDIJKLNOQSTU	485CJKLORTU
433BGHJKLNOPQRTU	486GHJKLNOU
434BGHJKLPQRTU	487DEFGHJKLNOQRU
435CLQRTU	488GJKOTU
436ABCDEFJKLOTU	489BDGHIJKLMNOPQRU
437GJKLOQRTU	490BEGJKLNOPU
438ABDIJKOQRTU	491BGJKLNOPU
439BGJKLNOPQRU	492DGHIJKLNOPQRSU
440BGHIJKLMNOPQRU	493DGJKLMNOPQRU
442EGJKLNOQTU	494GHIJKOQRU
443CGJKRU	495GHIJKLNOPQRU
444BO	496GHIJKLMNOPQRU
445BGJKOU	497GJKLNOPU
446BGJKROU	498GJKLMNOPU
447BGJKTU	499ABDEGHJKLU
448BGJKORTU	500GJKLNOPQRU
449KLNOPRU	501GJKLMNOPQRU
450BDGHJKLNOQRSTU	502BGHJKLNOSTU
451BEFGHJKLOPQTU	503CDEGIJKLOPQRTU
452ABCEGRT	504BGJKLOQSU
453GJKLOMQRU	505ABCDGIJKLNOPQRTU
454ABCDGJKLNOQRTU	506BGHJKMOTU
455ABCEGRTU	507BCDGHJKOPSU



Merchant Activity Tyne Codes–Numerical Sequence			
508	GJKOPRU	558	LOU
509	GHIJKLOSTU	559	EGJKLOQU
510	BEGJKLMNOQU	560	BEGKOPQRSTU
511	BCGHJKOQU	561	BGHJKLOPSU
512	BCDGHJKOSU	562	BEGHIJKOU
513	BCGHJKMU	563	BDEFGJKLOQU
514	BGIKLOU	564	BHJKMNOQSTU
515	CEFGJKLNOQRTU	565	DGJKLOPU
516	ACDFGJO	566	GHJKLMOQRU
517	ABCDGJKOTU	567	DEGIJKOTU
518	DEGIJOTU	568	E
519	GJOQRT	569	BGK
520	BDEGJKLNOSTU	570	DGJKLOQTU
521	BGHJKOPQRU	571	BGHIJKLOPST
522	ABCDEFGHIJKOU	572	ABCEGJKRT
523	ABCDGJKNOQRTU	573	DGJKLOTU
524	ABCGJKLNOPQRTU	574	ABCDGJKT
525	BDEGJKLSTU	575	ABCDGJKOT
526	ABCDEFGJKLOTU	576	CGJKLOQRT
527	ABDGIJKOQRTU	577	BEFGHJKLNOQU
528	BEGJKLMNOPQRU	579	DGJKLOQU
529	BKLNOU	580	GJKOT
530	BDEGJKLOU	581	BCDEFGHIJKLMNOPQRU
531	BDEGHIJKLOSU	583	EGHIJU
532	BCHIJKLOPRU	584	JKTO
533	CGLOQRT	585	DGJKLOPRTU
534	GHJKLOPSTU	586	CDGIJKLOQU
535	BCDGHJKLMNOPQRSU	587	ABCDEFJKLNOTU
536	CDGJKLOPQRSU	588	BGJKOPQRTU
537	BDGJKLMOQU	589	BCHJK
538	GHJKLMNOQRU	590	AC
539	ABCDEGIJKNOQTU	591	BGJKOQSTU
540	CEGIJKLOPU	592	BGJKLOQSTU
541	EGHJKLNOPQRSU	593	BCFGJKLMNOQRSTU
542	GHJKLNOQU	594	ABCDHIJKLOS
543	BGJKLNOQSTU	595	DEGJKMS
544	OQR	596	BGJKMSO
545	BGIKLORU	597	GHJKMQU
546	BGHIJKLOSTU	598	BDGHJKLO
547	ABCEGJKNORTU	599	GHJKMQ
548	BCEFGHJKLNOPRSTU	600	EGJKLOS
549	BCDGHJKOPQRSU	601	BEGJKLOU
550	BCDEGJKLOQSU	602	EFGHJKLMNOPU
551	BDGJKMOQRU	603	DGJKLOPQU
552	GJKTU	604	BDLO
553	GHJKTU	605	BDEGHJKLOSU
554	GHKTU	606	DGHJKOQR
555	BDGJKLNOPQRTU	607	BCIJKL
556	CGJKLORTU	608	CDGHIJKLOQRTU
557	GHJKLNOQRU	609	ABCDEFGJKLNOTU



Merchant Activity Tyne Codes–Numerical Sequence	
610	ABCDGHIJKLNOPQRT
611	CHJKMO
612	BHJKMNOQST
613	GJKPR
614	BDKLNOU
615	CDEIJKLOTU
616	CDGJKOU
617	DGJKOQT
618	KOU
619	GHJKLOQTU
620	BGHIJKMR
621	EFGJKLO
622	BGIJKLOPQ
623	KO
624	K
625	GJ
626	GKL
627	GHJKLNOSU
628	BCGHIJKLMOU
629	GIJKLMNOQSTU
630	EGJKLOSU
631	EGHJKLOU
632	BDEGHJKOQRTU
633	OQRU
634	BFGJKOUQ
635	CLNO
636	BCDEGHJKLOPQSTU
637	HJKU
638	HJKMU
639	HJKPU
640	EHJKU
642	BDEFGJKLMOPQRU
643	CLNOK
644	BHJKMNOQST
645	CDEGHJKLMNOQRTU
646	BDGJKLQSTU
647	BCDEGHJKLOPQRSTU
650	BDEGHJKMNOQRSTU
651	BDGHJKLNOPRTU
652	BCFGJKLOS
653	BGJKLD
654	BCDEFGHJKLNOPSTU
655	BDGHJKU
656	BCEGHIJKQM
657	BCDGJKLOPQSTU
658	DGHJKLNOQS
659	GJKNOPTU
660	DGHJPU
661	GJKLOQTU
662	EGJOQRTU
663	GJKLNQU
664	GHIJKLOPST
665	BCEGHIJKQMN
666	BGHIJKLOU
667	BDEGHJKLMNOPQRSTU
668	ABCGIJKLNOQT
669	BDEGJKLQSTU
670	HJKQU
671	ABDIS
672	GR
673	BGHJKLOQSTU
674	EGHJKLOSU
675	BGHJNORU
676	BFGJKM
677	BDGHJKLOU
679	DEGHJKLNOPQSTU
680	BGHJKLMNOPQRSUT
681	BGCHJKLOPQSTU
682	BGCHJKLOQSTU
683	BGCHJKOQSTU
684	Q
685	GHJKMQRT
686	GHJKMPQRT
687	GHJKLMPORT
688	EGKLOSU
689	GJKLOUP
690	HIJKMNOPQRTU
691	ACDFGJMRU
692	BEGHIJKORSU
693	GJRU
694	ABCDEFGHGIJKLMNORST
695	GJO
696	GJKNOU
697	BGJKNOU
698	BCEGJKLMNOPQRS
699	BGJKLMNOQRU
700	BDJKLNQU
701	BCDGJKLNOQ
702	KUQ
703	BDGJKLMNOQTU
704	BGHJKNOQRU
705	BGJKQTU
706	GJKQTU
707	HIJMU
708	BDEFGJKLMOPQRTU
709	BDEGJKLOQU
710	ABCDEFGGJKLMNOPQRSU
711	EGHIJKLOQR
712	ABCDEFGHIMPQRT
713	J



Merchant Activity Tyne Codes–Numerical Sequence	
714	ABCGHIJKMRQS
715	BEGHIJLMOPQRU
716	ABCGKHIJT
717	ABDEGHJKLMOPQRSTU
718	HI
720	CGHJKLNOQS
721	BEGHJKLNOPQSTU
722	GJKMOU
723	GHJKLOQRU
724	GHIJKMUOQ
725	BCDEFGHJKLSU
726	JKLNOS
727	ACDEGHIKOT
728	GIJOQRT
730	CGJKOR
731	BDEGHJLMNOPSU
732	BDGHJLMNOPSR
733	BGHJKLOQSUM
734	DEGHJKLOPQRU
735	EGJOQRTUK
736	CDGJKOUNR
737	JKLNOSBHP
738	GJKMNOU
739	BEKLNOU
740	ACEFHILMNPRTU
741	ACFHILMNPQTU
742	ACILMT
743	AEFHJLPRSTU
744	ACFHILMNPQRTU
745	BDGHIJKOT
747	BGHJKLMOU
748	BGHJKLMOPQRU
749	CDGHIJKLMOQU
750	DEGHIJKLNO
751	DEGHJKLM
752	CDGIJKLMOQU
753	BDEGJKOPST
754	BDEFGHJKLMOQRSU
755	BDEFGHJKLMOPQRSU
756	BGJKMNOU
757	ABCDGIJKLNOQST
758	BKO
759	DEGHIJKNOPQRSTU
760	GHJKMOQRU
761	BDGJKMORU
762	BCDGIJKLMOQU
763	GKOQU
764	BDEGJKLNOPQRSU
765	EGJKLO
766	GHJKMOU
767	BDEGHJKLSTU
768	BGHJKLMOQRU
769	DGHJKMORTU
770	BCDGHJKLMOQU
771	DG
772	CGJKOQU
773	CGJKOTU
774	CEGJKOTU
775	ACFMR
776	GJKLMOU
777	BDHIJKT
778	BCEGHJKMOST
779	HIJKO
780	HJKT
781	BGJKOS
782	BC
783	BJKO
784	BJKOS
785	DEGHJKLOQRTU
786	EGHIJKLOU
787	DGJKLOPQTU
788	EFGHJKLNOSU
789	BEGHJKLOTU
790	CDEFGHJKLMNOPQRU
791	BDGHJKLOTU
792	BDEFGHJKLMOPQRTU
793	BDEFGIJKLMOPQRTU
794	BDGHJKLNOPQRTU
795	BDGHJKLMNOQRU
796	BDKLOSU
797	BDEHIKLMOPSU
798	GJKOQ
799	GIJKOQRT
800	ACDEGHIKOQT
801	BGJKQRSTU
802	ABCDEFGHJKOQRU
803	CDEFGJKLNOQRU
804	DEFGJKLNOQRU
805	CDEFGHJKLNOQRU
806	BCDEFGHJKLNOQRU
807	BDEGHJKLNOPQSTU
808	BDEGHJKLMNOPSTU
809	EGHIJKLMOQRTU
810	NOU
811	BGHJKLMOPU
812	BCDEGHJKLMOQRTU
813	GHJKMQO
814	GHJKOPU
816	DLOU
817	ABCDEGHIJKRT



Merchant Activity Tyne Codes–Numerical Sequence			
818	BJKMO	868	DGJKLNOTU
819	BJKMOS	869	BDEGJKLORSHT
820	BCEGHIJKLMOST	870	BGJKOQ
821	BDHIJKLMT	871	BCDEGJKLNOQRTU
822	BEFGHJKLMNOPQRSTU	872	BDEGHJKLMOPU
823	BEGJKLOQRSTU	873	BGJKLMOTU
824	BGHJKLNOQSU	874	GIJKNOQRT
825	CEGHIJKLMOPQU	875	HIJKT
826	DGHJKLNOSU	876	ABCDEHIQRT
827	GJKMOQ	877	ABCEHI
828	EGJKLMNOQU	878	ACDGHJK
829	GJKLMNOPQU	879	BDEGHJKLOQRTU
830	BGJKLMNOQU	880	EFGJKLOU
831	GHJKLMNOQU	881	EFGJKTU
832	GJKLMNOQU	882	CEGJKLMNOQU
833	BDEGJKLOQRSTU	883	CEGHJKLMNOQU
834	GHJKLNOQSU	884	BGJKLMNOQSU
835	DEGJKMSU	885	GKOQTU
836	EFGJKNOPQSU	886	EGIJKOPQRT
837	EFGHIJKLNOQRU	887	BDS
838	GKNOU	888	CEFGJKLNOP
839	BJKLO	889	GOU
840	BDHIJKLMOT	890	MU
841	JKLNOU	891	CDEGIJKOQTU
842	BCDEGJKLNOQRU	892	BDEGJKLMNOPQRSTU
843	BEGJKLNOQRSTU	893	BCDEGHJKOTU
844	BCDEGHIJKLMNOQRSU	894	BDGHJKLOQRS
845	DEGJKLNORT	895	GU
846	BDJKLMO	896	BCDEHIJKLMNOST
847	BDJKLMOS	897	ABCDGHIJK
848	BCDEGHIJKLMNOQRST	898	BGHIJKOQRSTU
849	CGJKLMNOQU	899	DEGHIJKLNOQRU
850	GJKLMNQSU	900	DEGJKLNOQRU
851	CIJKOR	901	ABCDFGHIJKMPQRT
852	DGJKLMOTU	902	ABCDEGHIJKLMRTU
853	GHJKLMOPQRTU	903	ABCDEHIKPS
854	ABDIMS	904	BEGHJK
855	ABCGHIJKLNOQRTU	905	ABCDEGHIJKLMRSTU
856	BDEGJKLNOQRSTU	906	ACOR
857	BDGJKNOT	907	ABCDEGHIJKMORSTU
858	ABCDGJKLNOQRTU	909	BHIJKO
859	BEFGHJKNOPQSU	910	ABCDEHIKO
860	ABDEGJKLNOQ	921	BEGHIJKMNORSTU
861	BDEGHJKLNORSU	922	BEGJKLNORSU
862	BDEFGHJKLMNOPQRSTU	923	DEGJKLNOQRSTU
863	BCEGHJKLMNOQRSTU	924	DEGHIJKLNOQRSTU
864	GJKLNOQRTU	925	BDEGJKLNOQRSTU
865	BDEGHJKLOST	926	BDEGHIJKLNOQRSTU
866	DEFGHJKLMNOPQRSTU	927	CDEGHIJKLNOQRSTU
867	BCDEGJKLNOQR	928	BHIKS



Merchant Activity Type Codes–Numerical Sequence	
929	BEFGHIJKLMNOQST
930	ABCD
931	ABCDHI
932	ABCDGHIJKOT
933	ABCDEFHITU
934	DEGHJKLNOQRTU
935	BDEGHJKLNOQRTU
936	ABCDQ
937	DEGHJKLNOQRSTU



Merchant Category Code Definitions

0742	Veterinary Services
0763	Agricultural Cooperative
0780	Landscaping and Horticultural Service
1520	General Contractors—Residential Buildings
1711	Heating, Plumbing, Air Conditioning Contractors
1731	Electrical Contractors
1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
1750	Carpentry
1761	Roofing and Siding, Sheet Metal Work
1771	Contractors—Concrete Work
1799	Special Trade Contractors (Not Elsewhere Classified)
2741	Publishing/Printing
2791	Typesetting/Platemaking
2842	Specialty Cleaning, Polishing and Sanitation Preparation
4011	Railroads
4111	Local/Suburban Commuter Passenger Transportation, Including Ferries
4112	Passenger Railways
4119	Ambulance Services
4121	Taxicabs/Limousines
4131	Bus Lines
4214	Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies—Local Delivery Services
4215	Courier Services—Air or Ground, Freight Forwarders
4225	Public Warehousing—Including Farm Products, Refrigerated Goods, Household Goods and Storage
4411	Cruise Lines
4457	Boat Rentals and Leases
4468	Marinas, Marine Service and Supplies
4511	Airlines, Air Carriers (Not Elsewhere Classified)
4582	Airports, Flying Fields, Airport Terminals
4722	Travel Agencies and Tour Operators
4723	Package Tour Operators (Germany Only, not for use in the U.S.)
4784	Toll and Bridge Fees
4789	Transportation Services (not Elsewhere Classified)
4812	Telecommunication Equipment Including Telephone Sales
4814	Telecommunication Service Including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading, Telephones, and Fax Services
4815	VisaPhone
4816	Computer Network/Information Services



Merchant Category Code Definitions

4821	Telegraph Services
4829	Wire Transfer—Money Orders
4899	Cable Services
4900	Utilities—Electric, Gas, Water, Sanitary
5013	Motor Vehicle Supplies and New Parts
5021	Office and Commercial Furniture
5039	Construction Material
5044	Photographic, Microfilm Equipment and Supplies
5045	Computers and Computer Peripheral Equipment and Software
5046	Commercial Equipment (Not Elsewhere Classified)
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5051	Metal Service Centers and Offices
5065	Electric Parts and Equipment
5072	Hardware Equipment and Supplies
5074	Plumbing and Heating Equipment and Supplies
5085	Industrial Supplies (Not Elsewhere Classified)
5094	Precious Stones and Metals, Watches and Jewelry
5099	Durable Goods (Not Elsewhere Classified)
5111	Stationery, Office Supplies, Printing and Writing Paper
5122	Drugs, Drug Proprietors, and Druggist Sundries
5131	Piece Goods, Notions and Other Dry Goods
5137	Uniforms and Commercial Clothing
5139	Commercial Footwear
5169	Chemicals and Allied Products (Not Elsewhere Classified)
5172	Petroleum and Petroleum Products
5192	Books, Periodicals and Newspapers
5193	Florist Supplies, Nursery Stock and Flowers
5198	Paints, Varnishes and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5200	Home Supply Warehouse Stores
5211	Lumber and Building Materials Stores
5231	Glass, Paint and Wallpaper Stores
5251	Hardware Stores
5261	Nurseries, Lawn and Garden Supply Stores
5271	Mobile Home Dealers
5300	Wholesale Clubs
5309	Duty Free Stores
5310	Discount Stores
5311	Department Stores
5331	Variety Stores
5399	Miscellaneous General Merchandise



Merchant Category Code Definitions

5411	Grocery Stores, Supermarkets
5422	Freezer and Locker Meat Provisioners
5441	Candy, Nut, and Confectionery Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores—Specialty, Markets, Convenience
5511	Automobile and Truck Dealers (New and Used) Sales, Service, Repairs, Parts and Leasing
5521	Automobile and Truck Dealers (Used Only)
5531	Auto and Home Supply Stores
5532	Automotive Tire Stores
5533	Automotive Parts, Accessories Stores
5541	Service Stations
5542	Automated Gasoline Dispensers
5551	Boat Dealers
5561	Recreational and Utility Trailers, Camper Dealers
5571	Motorcycle Shops and Dealers
5592	Motor Homes Dealers
5598	Snowmobile Dealers
5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (Not Elsewhere Classified)
5611	Men's and Boy's Clothing and Accessories Stores
5621	Women's Ready-To-Wear Stores
5631	Women's Accessory and Specialty Shops
5641	Children's and Infant's Wear Stores
5651	Family Clothing Stores
5655	Sports Apparel, Riding Apparel Stores
5661	Shoe Stores
5681	Furriers and Fur Shops
5691	Men's and Women's Clothing Stores
5697	Tailors, Seamstresses, Mending, Alterations
5698	Wig and Toupee Stores
5699	Miscellaneous Apparel and Accessory Shops
5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
5713	Floor Covering Stores
5714	Drapery, Window covering and Upholstery Stores
5718	Fireplace, Fireplace Screens and Accessories Stores
5719	Miscellaneous Home Furnishing Specialty
5722	Household Appliance Stores
5732	Electronic Sales
5733	Music Stores, Musical Instruments, Pianos, Sheet Music



Merchant Category Code Definitions

5734	Computer Software Stores
5735	Record Shops
5811	Caterers
5812	Eating Places, Restaurants
5813	Drinking Places (Alcoholic Beverages) Bars, Taverns, Cocktail Lounges, Nightclubs, Discotheques
5814	Fast Food Restaurants
5912	Drug Stores and Pharmacies
5921	Package Stores—Beer, Wine and Liquor
5931	Used Merchandise Stores, Secondhand Stores
5932	Antique Shops—Sales, Repairs and Restoration Services
5933	Pawn Shops
5935	Wrecking and Salvage Yards
5937	Antique Reproductions
5940	Bicycle Shops—Sales and Service
5941	Sporting Goods Stores
5942	Book Stores
5943	Stationery Stores, Office and School Supply Stores
5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
5945	Hobby, Toy, and Game Shops
5946	Camera and Photographic Supply Stores
5947	Gift, Card, Novelty and Souvenir Shops
5948	Luggage and Leather Goods Stores
5949	Sewing, Needlework, Fabric and Piece Goods Stores
5950	Glassware/Crystal Stores
5960	Direct Marketing Insurance Services
5962	Direct Marketing Travel-Related Arrangement Services
5963	Door-To-Door Sales
5964	Direct Marketing—Catalog Merchant
5965	Direct Marketing—Combination Catalog and Retail Merchant
5966	Direct Marketing—Outbound Telemarketing Merchant
5967	Direct Marketing—Inbound Teleservices Merchant
5968	Direct Marketing—Continuity/Subscription Merchant
5969	Direct Marketing—Other Direct Marketers (Not Elsewhere Classified)
5970	Artist's Supply and Craft Shops
5971	Art Dealers and Galleries
5972	Stamp and Coin Stores—Philatelic and Numismatic Supplies
5973	Religious Goods Stores
5975	Hearing Aids—Sales, Service and Supply Stores
5976	Orthopedic Goods—Prosthetic Devices
5977	Cosmetic Stores



Merchant Category Code Definitions

5978	Typewriter Stores—Sales, Rentals, Service
5983	Fuel Dealers—Fuel Oil, Wood, Coal, Liquefied Petroleum
5992	Florists
5993	Cigar Stores and Stands
5994	News Dealers and Newsstands
5995	Pet Shops, Pet Foods and Supplies Stores
5996	Swimming Pools—Sales and Service
5997	Electric Razor Stores—Sales and Service
5998	Tent and Awning Shops
5999	Miscellaneous and Specialty Retail Stores
6010	Financial Institutions—Manual Cash Disbursements
6011	Financial Institutions—Automated Cash Disbursements
6012	Financial Institutions—Merchandise and Services
6051	Non-Financial Institutions—Foreign Currency, Money Orders (not wire transfer), and Travelers Checks
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting and premiums
6381	Insurance Premiums
6399	Insurance (Not Elsewhere Classified)
7011	Lodging—Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)
7012	Timeshares
7032	Sporting and Recreational Camps
7033	Trailer Parks and Camp Grounds
7210	Laundry, Cleaning, and Garment Services
7211	Laundries—Family and Commercial
7216	Dry Cleaners
7217	Carpet and Upholstery Cleaning
7221	Photographic Studios
7230	Barber and Beauty Shops
7251	Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops
7261	Funeral Service and Crematories
7273	Dating and Escort Services
7276	Tax Preparation Service
7277	Counseling Service—Debt, Marriage, Personal
7278	Buying/Shopping Services, Club
7296	Clothing Rental—Costumes, Uniforms
7297	Massage Parlors
7298	Health and Beauty Spas
7299	Other General Services (Not Elsewhere Classified)
7311	Advertising Services
7321	Consumer Credit Reporting Agencies



Merchant Category Code Definitions

7332	Blueprinting and Photocopying Services
7333	Commercial Photography, Art, and Graphics
7338	Quick Copy, Reproduction and Blueprinting Services
7339	Stenographic and Secretarial Support Services
7342	Exterminating and Disinfecting Services
7349	Cleaning and Maintenance, Janitorial Services
7361	Employment Agencies, Temporary Help Services
7372	Computer Programming, Integrated System Designs and Data Processing Services
7375	Information Retrieval
7379	Computer Repair/Maintenance Services
7392	Management, Consulting, and Public Relations Services
7393	Detective Agencies, Protective Services, and Security Services, Including Armored Cars, and Guard Dogs
7394	Equipment Rental and Leasing Services, Tool Rental, Furniture Rental and Appliance Rental
7395	Photo finishing Laboratories, Photo Developing
7399	Business Services (Not Elsewhere Classified)
7512	Car Rental Agencies (Not Elsewhere Classified)
7513	Truck and Utility Trailer Rentals
7519	Motor Home and Recreational Vehicle Rentals
7523	Automobile Parking Lots and Garages (Except Express Payment Service Merchants)
7531	Automotive Body Repair Shops
7534	Tire Retreating and Repair Shops
7535	Automotive Paint Shops
7538	Automotive Repair Shops (Non-Dealer)
7542	Car Washes
7549	Towing Services
7622	Electronic Repair Shops
7623	Air Conditioning and Refrigeration Repair Shops
7629	Electrical and Small Appliance Repair Shops
7631	Watch, Clock and Jewelry Repair
7641	Reupholstery and Furniture Repair, Furniture Refinishing
7692	Welding Repair
7699	Miscellaneous Repair Shops and Related Services
7829	Motion Picture and Video Tape Production and Distribution
7832	Motion Picture Theaters
7841	Video Tape Rental Stores
7911	Dance Halls, Studios and Schools
7922	Theatrical Producers (Except Motion Pictures), Ticket Agencies
7929	Bands, Orchestras, Entertainers



Merchant Category Code Definitions

7932	Billiard and Pool Establishments
7933	Bowling Alleys
7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, Sports Promoters
7991	Tourist Attractions and Exhibits
7992	Golf Courses—Public
7993	Video Amusement Game Supplies
7994	Video Game Arcades/Establishments
7995	Betting (including Lottery Tickets), Casino Gaming Chips, Off-Track Betting and Wagers
7996	Amusement Parks, Circuses, Carnivals, Fortune Tellers
7997	Membership Clubs (Sports, Athletic and Recreation), Country Clubs, Private Golf Courses
7998	Aquariums, Seaquariums, Dolphinariums
7999	Recreation Services, (Not Elsewhere Classified)
8011	Doctors (Not Elsewhere Classified)
8021	Dentists, Orthodontists
8031	Osteopaths
8041	Chiropractors
8042	Optometrists, Ophthalmologists
8043	Opticians, Optical Goods and Eyeglasses
8044	Optical Goods and Eyeglasses
8049	Chiropodists, Podiatrists
8050	Nursing and Personal Care Facilities
8062	Hospitals
8071	Medical and Dental Laboratories
8099	Medical Services and Health Practitioners (Not Elsewhere Classified)
8111	Legal Service, Attorneys
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8351	Child Care Services
8398	Charitable and Social Service Organizations
8641	Civic, Social, and Fraternal Associations
8651	Political Organizations
8661	Religious Organizations
8675	Automobile Associations
8699	Membership Organization (Not Elsewhere Classified)



Merchant Category Code Definitions

8734	Non-medical Testing Labs
8911	Architectural, Engineering, And Surveying Services
8931	Accounting, Auditing, and Bookkeeping Services
8999	Professional Services (Not Elsewhere Classified)
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postage Stamps
9411	Government Loan Payment
9700	Automated Referral Services
9701	Visa Credential Service
9702	Emergency Services
9751	UK Supermarket
9752	UK Petrol Station
9950	Government to Government Purchases
9405	Intergovernmental Transactions/Government Only



- SECTION 6 -

CAL-Card REPORTING

Report Selection/Distribution	92–94
Government Services Report	95–98
Cardholder Statement Of Account	
Disputed Transaction Status Report (F107)	
Invoice Status Report (F110)	
Invoice Status/Outstanding Report (F111)	
New Account Report (G022)	
Cardholder Activity Report (G066)	
Daily Transaction List (G067)	
Account Information (G077)	
Quarterly Declined Transaction Report (G088)	
Statistical Summary Report (G089)	
Cardholder Alter List (G516)	
Report of Lost/Stolen Transactions (R032)	
Government Services Financial Summary (R060)	
Approving Official Summary (R090)	
Approving Official Account Summary (R095)	
Card Activation Acknowledgments Outstanding (R342)	
Prenotification of Reissue Of Cards (R803)	
Quarterly Merchant Activity Report (R900)	
Merchant Activity Record Layout (995)	
Statement Detail Record Layout (997/998)	



Report Selection/Distribution

During CAL-Card implementation, the U.S. Bank National Account Manager helps the agency complete Report Selection and Media Specification forms. In addition to mandatory reports such as Cardholder Statement of Account, the R090 Approving Official Summary Report and the R060 Financial Summary (the official invoice), the agency selects those reports that best meet its needs from the menu below. The agency also selects preferred delivery media (C.A.R.E., paper reports, diskette or electronic transmission) and in some cases, report frequency.

Report Number	Report Name	Frequency Automated
F107	Disputed Transaction Status Report	D6
F110	Invoice Status Report	D6F111
	Invoice Status/Outstanding Report	M
G022	New Account Report	D,W,M
G066	Cardholder Activity	D,W,M
G067	Daily Transaction Reporting	D,W,M
G077	Account Information	M, Q
G083	1099 Reporting Level 3	Q
G088	Quarterly Declined Transactions	Q
G089	Statistical Summary Report	M
G516	Cardholder Alter List	D,W,M
R032	Report Of Lost/Stolen Transactions	D,W,M
R060	Government Services Financial Summary (Official Invoice)	D6
R090	Approving Official Summary	D6
R095	Approving Official Account Summary	D6
R342	Card Activation Report	M
R803	Prenotification Of Reissue Of Cards	M
R900	Quarterly Merchant Activity Report	Q
995	Merchant Activity Record Layout (Electronic File Layout)	Q
997	Statement Detail Record Layout (Electronic File Layout)	D, W, D6
998	Statement Detail Record Layout (Electronic File Layout)	D6

* D = Daily (generated only when activity occurs)

D6 = Monthly on Cycle Date

M = Monthly at Month-end

W = Weekly

Q = Quarterly



Reports selected by the agency can be distributed in a variety of frequencies to meet the agency's requirements. The following options are available for determining the frequency of report distribution:

- Daily
- Cycle Date (monthly)
- Monthly (end of month)
- Bi-monthly (twice per month—14th and end of month)
- Quarterly
- Weekly (Friday)

Report Media Alternatives

CAL-Card reports can be delivered in a variety of media, including:

1. Hard copy
 - delivered by U.S. Mail
2. Electronic Transmission
 - store and forward
 - next day availability of data
 - dial up retrieval
 - for specific protocol supported, consult Section 8 of this manual
3. Magnetic Tape
 - single file in print format with carriage control
 - accessible by various utilities
 - data type: ASCII or EBCDIC
 - density: 1600 or 6250 BPI
 - standard IBM label
 - record length: 133 characters
 - delivered by U.S. Mail
4. Floppy Disk
 - single file in print format with carriage control
 - 3 1/2" or 5 1/4" diskettes
 - DOS diskette formatting
 - record length: 133 characters
 - required IBM compatible PC and 132 character printer
 - delivered by U.S. Mail
5. C.A.R.E.
 - Internet web-based connection with U.S. Bank
 - Password protected
 - Program management
 - Transaction management
 - Online reporting and management information
 - Integration with your financial system for account allocation



Report Destinations

Reports can be sent to any of the three designated officials; the agency program coordinator, Designated Billing Office, or dispute official (optional position) for any of the agency levels (Level 3 and/or 4).

Reports identified for electronic data transmission will be batched and placed in a “data mail box” for agency retrieval. Once transmission receipt is completed, the agency determines internal distribution of the report data.

A complete detail of CAL-Card reports are provided in the following pages. A sample Report Selection form is included as the final page in this section. The following is a summary of CAL-Card reports:

Contractor Mandated Reporting

Cardholder Statement Of Account	
Cardholder Disputed Transaction Status Memo	
Approving Official Summary	(R090)
Government Services Financial Summary (Invoice)	(R060)
Invoice Status Report	(F110)
Disputed Transaction Status Report	(F107)
Invoice Status/Outstanding Report	(F111)

Optional Management Information Reporting

New Account Report	(G022)
Card Activation Report	(R342)
Cardholder Alter Report	(G516)
Account Information	(G077)
1099 Reporting Level 3	(G083)
Statistical Summary	(G089)
Quarterly Declined Transactions	(G088)
Quarterly Merchant Activity Report	(R900)
Prenotification of Reissue of Cards	(R803)

Optional Transaction/Statistical Reporting

Cardholder Activity Report	(G066)
Daily Transaction Reporting	(G067)
Report Of Lost/Stolen Transactions	(R032)
Approving Official Account Summary	(R095)



Government Services Reports

Mandatory reports are indicated by an asterisk (*)

Cardholder Statement of Account*

The Cardholder Statement of Account is mailed within three business days of the agency cycle date, which is, unless otherwise selected, the 22nd of each month. In addition to the monthly Statement of Account, cardholders receive an F107 Disputed Transaction Report (on cycle, if there are disputes on file) and periodic letters explaining the status of pending disputes.

Unless otherwise stated, all of the following reports can be generated via paper output, diskette or electronic data transmission through C.A.R.E.

F107* Disputed Transaction Status Report

The F107 is generated on cycle date and lists all outstanding disputes by cardholder number, name, transaction reference number, dispute reason and amount. It also lists recently resolved disputes as well as the resolution date, status of the resolution, the number of the letter sent to the cardholder, and the payment due date. The Designated Billing Office, dispute contact or agency program coordinator uses this report for supervision of the dispute process.

F110* Invoice Status Report

The F110 is generated on the monthly cycle date and lists all outstanding and delinquent invoices. It includes a summary of delinquent invoices with the invoice number, amount due, amount of disputes and estimated interest penalty. It also contains activity detail for the last two outstanding invoices. This report allows the agency to track outstanding invoices in a summarized fashion, to finalize outstanding issues, and initiate action to pay. The Designated Billing Office and the agency program coordinator use the F110 report to monitor payment of invoices.

F111* Invoice Status/Outstanding Report

The F111 is generated on the monthly cycle date and lists the status of each outstanding invoice. It includes all transaction data, including the original invoice number and other references that identify the charge. The F111 is designed to assist agencies in the open invoice reconciliation process

G022 New Account Report

The G022 is a list of new accounts opened during a reporting period. This report includes each cardholder account number, name, office name, address 1 and 2, city, state, zip, phone, 30 day limit, number of cards, expiration date, cycle date, single purchase limit, tax exempt number (not applicable to the CAL-Card Program), merchant type code, master accounting code, and user fields 1 and 2. This report is used by the agency program coordinator to verify what action has been taken on new accounts. The G022



includes cardholders and approving officials. The G022 is offered on a daily, weekly or monthly basis.

G066 Cardholder Activity Report

The G066 can be used to monitor the use of the CAL-Card. It lists cardholder and transaction detail, including cardholder name, account number, telephone number, transaction date, amount, merchant name and location, and the merchant SIC Code. This report can be generated daily or at less frequent intervals and at various agency levels.

G067 Daily Transaction List

The G067 details all transactions posted to cardholder's accounts. It lists the cardholder number, transaction date, amount, reference number, merchant SIC Code, merchant name and merchant location. It can be generated daily or at less frequent intervals at various agency levels.

G077 Account Information

The G077 lists the approving official file attributes and all of the file attributes of cardholders reporting to the approving official. The G077 report is available at month end or quarterly.

G088 Quarterly Declined Transaction Report

The G088 lists all transactions declined for authorization, first in cardholder order, then by date and time. It details the authorization amount, merchant SIC Code and reason for the decline. This report may be used to track and identify needs for expanded limits and/or Merchant Activity Codes for a particular cardholder, track and identify misuse by particular cardholders or be used as a means of identifying a particular cardholder's training needs.

G089 Statistical Summary Report

The G089 provides monthly statistical information, with fiscal year accumulative, for sales dollars and number of transactions. It also includes a recap of the number of accounts on file for the agency. The G089 report can be ordered at various agency levels.

G516 Cardholder Alter List

The G516 details account changes made to both cardholder and approving official accounts. This report lists the account number affected, the account field being changed, data in the field prior to the change, the field as it reads after the change, and the date of the change. The G516 can be used to verify that requested account changes have been made. It can be ordered daily or at less frequent intervals at various agency levels.

R032 Report of Lost/Stolen Transactions

The R032 details any transactions that have been posted to an account number after a card has been reported lost or stolen. These transactions may not be fraudulent, as it is possible that previously authorized transactions have just been received from the



merchant for posting to the account. The R032 can be used by the agency to supplement the cardholder's efforts in monitoring their account for potential fraud. It can be ordered daily or at less frequent intervals at various agency levels.

R060* Government Services Financial Summary (Official Invoice)

The R060 is the official agency invoice. It contains the total charges for approving officials and their cardholders, and a rolled-up total. It can be ordered at a Level 4 or 3 and is generated on the billing cycle. The R060 is sent to the Designated Billing Office contact.

R090* Approving Official Summary

The R090 is sent to approving officials detailing their cardholder's charges and their office totals during the billing cycle. The R090 can also be sent to a designated official at the agency level, if this level of transaction detail is desired. The R090 is intended to be used as a summary report, cover sheet of all cardholder activity under the designated approving official. The approving official documents any Cardholder Statement of Account authorizations for payment adjustments to the R090 approving official Summary Report. The approving official then attaches each Cardholder Statement of Account and supporting documents in the order in which they appear on the on the R090 approving official Summary Report. The package can then be forwarded to the agency payment office.

R095 Approving Official Account Summary

The R095 provides a summary of cardholder billed transactions and approving official totals, as well as an agency Level 4 total. It can be used by the agency program coordinator or Billing Office for informational or "check off" purposes to ensure that all Cardholder Statement of Account are received. It can be ordered at a Level 4 or 3 and is generated on the billing cycle.

R342 Card Activation Acknowledgments Outstanding

The R342 is available on a monthly basis and lists those cardholder accounts for which cards have been issued but have not been activated. This report prompts the agency program coordinator to follow up with new cardholders to ensure receipt of their cards and assist them in initiating use of the card.

R803 Prenotification of Reissue of Cards

The R803 is generated 90 days prior to the expiration date of any of the agency's CAL-Cards. It lists each card due to expire, with specific account activity information to assist the agency in reviewing the cardholder's need and eligibility for reissue.



R900 Quarterly Merchant Activity Report

Generated at calendar quarter end, the R900 summarizes the number and dollar amount of charges by merchant SIC Code, merchant name and location. This allows the agency to review and manage how and where cards are being used. The R900 also includes merchant demographic information such as Tax Identification Number (TIN), incorporated status, merchant address, sole proprietor name, and federal small business/minority/women owned classifications as reflected in the Visa Merchant Database. This information can be useful in 1099 reporting as well as for internal tracking of purchase trends.

NOTE: The R900 does not preclude the need for State of California agencies to collect the Std. 204 Payee Data Record nor for local government agencies to collect the Internal Revenue Service form W-9 Taxpayer Identification Number and Certification.

995 Merchant Activity Record Layout

Generated at calendar quarter end, the 995 flat file layout summarizes and reports the same information provided and described in the R900 Merchant Activity Report. This report is only available through data transmission.

997/998 Statement Detail Record Layout

The 997/998 is a flat data file that lists all cardholder charges for the reporting period. It includes the standard data elements of the Cardholder Statement of Account but also includes other cardholder information that an agency may find helpful in processing the transaction. The 997/998 files are available daily or on cycle (monthly) and only through data transmission.



- SECTION 7 -

FORMS

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Government Services CALIFORNIA PRIMARY CONTACT SETUP FORM

<u>Check Level that applies</u>	
LEVEL 3 <input type="checkbox"/>	LEVEL 4 <input type="checkbox"/>
Card Emboss Information _____ (Max 20 Characters) Appears on Card Plastic	
<u>Choose New or Change</u>	
NEW LEVEL & PC SETUP <input type="checkbox"/> CHANGE PC ONLY <input type="checkbox"/> (Fill in only fields to be changed)	

LEVEL 1 4055 Government Services Program Level
LEVEL 2 01 State of California -
LEVEL 3 __ Office Name: _____
LEVEL 4 ___ Office Name: _____

AGENCY PROGRAM COORDINATOR (APC) CONTACT (Address used for sending selected reports)

OFFICE NAME: _____
CONTACT NAME: _____
ADDRESS: _____
CITY: _____
STATE: CALIFORNIA ZIP+4: _____
PHONE: (____) _____ FAX: (____) _____
E-MAIL ADDRESS _____

BILLING OFFICE (BO) CONTACT (Address used for sending invoices, selected reports, and late payment notices)

OFFICE NAME: _____
CONTACT NAME: _____
ADDRESS: _____
CITY: _____ STATE: CALIFORNIA ZIP+4: _____
PHONE: (____) _____ FAX: (____) _____
E-MAIL ADDRESS _____

DISPUTE OFFICE (DO) CONTACT (Address used for sending selected reports, if applicable)

OFFICE NAME: _____
CONTACT NAME: _____
ADDRESS: _____
CITY: _____ STATE: CALIFORNIA ZIP+4: _____
PHONE: (____) _____ FAX: (____) _____

ALTERNATE CONTACT INFORMATION—CHOOSE ALT APC ☐ ALT B.O. ☐

OFFICE NAME: _____
CONTACT NAME: _____
ADDRESS: _____
CITY: _____ STATE: CALIFORNIA ZIP+4: _____
PHONE: (____) _____ FAX: (____) _____
E-MAIL ADDRESS _____
Submitted by: _____ Phone: _____ Date: _____

SEND TO: U.S. Bank Government Services, P.O. Box 6346, Fargo, ND 58125-6346
PHONE: (800) 227-6736 FAX REQUESTS TO: (701) 461-3910 FILE CODE 001



Government Services CAL-Card Program Report Selection Form

☐ New Set up

☐ Revised

Completed by _____

Phone _____ Date _____

Level 1 4055 U.S. Bank Government Services

Level 2__01 State of California

Level 3 _____ (Office Name)

Level 4 _____ (Office Name)

Report Number and Name			Destination & Level Office	Number of Copies	Media Type
<i>The following three reports must go to the billing office contact. Additional reports may be ordered.</i>					
F107	Disputed Transaction Status By Agency	(Available only on Cycle)			
F110	Invoice Status Report	(Available only on Cycle)			
R060	Financial Summary-Official Invoice	(Available only on Cycle)			
<i>The following reports are optional Management Information Reporting: (Circle desired report frequency.)</i>					
G022	New Account Report	(Available Daily, Weekly or Monthly)			
G077	Account Information	(Available at Month or Quarter End)			
G088	Quarterly Declined Transaction Report	(Available only at Quarter End)			
G089	Statistical Summary Report	(Available only at Month End)			
G516	Cardholder Alter List	(Available Daily, Weekly or Monthly)			
R342	Card Activation Report	(Available only at Month End)			
R803	Prenotification For Reissue	(Available only at Month End)			
R900	Quarterly Merchant Activity Report	(Available only at Quarter End)			
<i>The following reports are optional Transaction/Statistical Reporting: (Circle desired report frequency.)</i>					
G066	Cardholder Activity Report	(Available Daily, Weekly or Monthly)			
G067	Daily Transaction Report	(Available Daily, Weekly or Monthly)			
R032	Report Of Lost/Stolen Transactions	(Available Daily, Weekly or Monthly)			
R090	Approving Official Summary	(Available only on Cycle)			
R095	Approving Official Account Summary	(Available only on Cycle)			
<i>The following reports are available by Diskette or Direct Transmission only: (Circle desired report frequency.)</i>					
997	Daily Transaction Detail File	(Available Daily or Weekly)			
998	Monthly Transaction Detail File	(Available only on Cycle)			

Legend

Destination Office

P = Program Coordinator
D = Dispute Contact
B = Billing Office Contact

Level Number

2 = Level 2 Reporting
3 = Level 3 Reporting
4 = Level 4 Reporting

Media Type

D = Diskette
H = Hard Copy
S = Direct Transmission
T = Magnetic Tape

SPECIAL MEDIA REQUIREMENTS

Diskette

Diskette Size _____ 5.25 Capacity _____ 360 KB or 1.2 MB Diskette Size _____ 3.5 Capacity _____ .7 MB or 1.4 MB

Direct Transmission

U.S. Bank Technical Staff should contact:

Name _____ Address _____



Government Services CALIFORNIA APPROVING OFFICIAL ACCOUNT SETUP

**NOTE: ALL BOXED AREAS MUST BE COMPLETED
IN ORDER TO PROCESS**

LEVEL 1 4055 LEVEL 2 01 LEVEL 3 ____ **L3 Name** _____

LEVEL 4 ____ **L4 Name** _____

DEPT/OFFICE/AGENCY NAME _____ (Max 30)

AO NAME _____ (Max 12/1/17)

First name, middle initial, last

ADDRESS ONE _____ (Max 30)

ADDRESS TWO _____ (Max 30)

CITY _____ **STATE** CA **ZIP +4** _____

PHONE (____) _____ **E-MAIL ADDRESS** _____ **FAX** (____) _____

COUNTRY _____ **USA** ____

OFFICE LIMIT \$ _____ (Up to \$999,900 is \$100 increments) Should be at minimum, the total of the 30 day limits for all cardholders reporting to the AO.

Input Submitted by: APC

Authorized Signature _____

Name _____

Address _____

Phone _____

Date _____

Government Services Use Only

Assigned Account Number

4055-01 ____ - ____ - ____ **Batch** ____ **Date** ____ **Input By** ____

SEND TO: U.S. Bank Government Services, P.O. Box 6346, Fargo, ND 58125-6346

PHONE: (800) 227-6736 FAX REQUESTS TO: (701) 461-3910

FILE CODE 001



Government Services CALIFORNIA APPROVING OFFICIAL ACCOUNT UPDATE

Check all applicable boxes

☐ CHANGE ☐ CANCEL

NOTE: ALL BOXED AREAS MUST BE COMPLETED IN ORDER TO PROCESS

APPROVING OFFICIAL NAME _____
(Name as it appears on bank card file)

ACCOUNT NUMBER 4055-01 _____

FILL IN ONLY THE INFORMATION BELOW THAT IS TO BE CHANGED-PLEASE PRINT OR TYPE

DEPT/OFFICE/AGENCY NAME _____ (Max 30)

AO NAME _____ (Max 12/1/17)
(First name, middle initial, last)

ADDRESS ONE _____ (Max 30)

ADDRESS TWO _____ (Max 30)

CITY _____ STATE CA ZIP +4 _____

PHONE (____) _____ FAX (____) _____

E-MAIL ADDRESS _____

OFFICE LIMIT \$ _____ (Up to \$999,900 in \$100 increments)

Input Submitted by: APC

Authorized Signature _____	Name _____
Address _____	Phone _____
_____	Date _____

U.S. Bank Government Services Use Only

Rec'd Date _____ Reject Reason: ☐ Need A/O Acct# or A/O Set up

Input/Verify Date _____ ☐ Need Authorized Signature ☐ Missing Information

SEND TO: U.S. Bank Government Services, P.O. Box 6346, Fargo, ND 58125-6346
PHONE: (800) 227-6736 FAX REQUESTS TO: (701) 461-3910



CALIFORNIA CARDHOLDER ACCOUNT SETUP

NOTE: ALL BOXED AREAS MUST BE COMPLETED IN ORDER TO PROCESS

REQUIRED

LEVEL 1 4055 LEVEL 2 01
LEVEL 3 ____ L3 NAME _____ LEVEL 4 ____ L4 Name _____
AO ACCOUNT # 4055 -01 ____ - ____ - ____ - ____ AO NAME _____
Leave blank if AO set-up sent with this CH set up

REQUIRED

DEPT/OFFICE/AGENCY NAME _____ (Max 30)
CARDHOLDER NAME _____ (Max 20)
(First name, middle initial, last--will be embossed, no titles)
ADDRESS ONE _____ (Max 30)
ADDRESS TWO _____ (Max 30)
CITY _____ STATE CA ZIP +4 _____
PHONE (____) _____ E-MAIL ADDRESS _____ COUNTRY USA

REQUIRED

SINGLE PURCHASE LIMIT \$ _____ MERCHANT ACTIVITY TYPE _____
(Up to \$25,000 in \$50 increments) (4 Digit Code) (May begin with 0)
30 DAY LIMIT _____ (Up to \$999,900 in \$100 increments)

Other Account Information -

USER FIELD 1 _____ (Max 12)
(Shown on G077-Acct Info report ONLY)
EMBOSSSED DESTINATION _____ (Max 2)
(Select Destination: P = Program Coordinator, B = Billing Office,
D = Dispute Office AND Level: /3/4 Example: P 4)
SUPPRESS CARD YES _____ USER FIELD 2 _____ (Max 15)
Circle if you DO NOT want a card issued (First 8 digits will show on card)
MASTER ACCOUNTING CODE _____ (Max 50)

Input Submitted by: APC

REQUIRED

Authorized Signature _____ Name _____
Address _____ Phone _____

Date _____

U.S. Bank Government Services Use Only Emboss Code ____ Price Code ____
Assigned Account Number

4055-01 ____ - ____ - ____ - ____ Batch _____ Date _____ Input By _____

SEND TO: U.S. Bank Government Services, P.O. Box 6346, Fargo, ND 58125-6346
PHONE: (800) 227-6736 FAX REQUESTS TO: (701) 461-3910 FILE CODE 001



CALIFORNIA CARDHOLDER ACCOUNT UPDATE

Check all applicable boxes

☐ CHANGE ☐ CANCELLATION ☐ REISSUE PLASTIC

NOTE: ALL BOXED AREAS MUST BE COMPLETED IN ORDER TO PROCESS

CARDHOLDER ACCOUNT # 4055 -01 _____

CARDHOLDER NAME _____

FILL OUT ONLY THE INFORMATION BELOW THAT IS TO BE CHANGED—PLEASE PRINT OR TYPE

DEPT/OFFICE/AGENCY NAME _____ (Max 30)

CARDHOLDER _____ (Max 12/1/17)
(First name, middle initial, last) (Maximum of 20 embossed on card)

ADDRESS ONE _____ (Max 30)

ADDRESS TWO _____ (Max 30)

CITY _____ STATE CA ZIP +4 _____

E-MAIL ADDRESS _____ PHONE (____) _____

EMBOSSSED DESTINATION _____ (Max 2)

(Select Destination: P = Program Coordinator, B = Billing Office,

MERCHANT ACTIVITY TYPE _____ D = Dispute Office AND Level: 3/4, Example: P 4)

30 DAY LIMIT \$ _____ (\$100 increments) SINGLE PURCHASE LIMIT \$ _____ (\$50 increments)

USER FIELD 1 _____ (Max 12) USER FIELD 2 _____ (Max 15)
(Shown on G077—Acct Info report ONLY) (1st 8 characters show on card)

MASTER ACCOUNTING CODE _____ (Max 75)

COMPLETE THE FOLLOWING TO TRANSFER CARDHOLDER TO NEW APPROVING OFFICIAL ONLY:

Note: cardholders can only be moved to a new AO number after a cycle date.

APPROVING OFFICIAL NUMBER 4055-01 _____ CYCLE DATE 22
Input Submitted by: APC

REQUIRED

Authorized Signature _____

Name _____

Address _____

Phone _____

Date _____

U.S. Bank Government Services Use Only

Rec'd Date _____

Reject Reason: ☐ Missing Information

Input/Verify Date _____

☐ Need Authorized Signature

SEND TO: U.S. Bank Government Services, P.O. Box 6346, Fargo, ND 58125-6346

PHONE: (800) 227-6736 FAX REQUESTS TO: (701) 461-3910



Cardholder Statement of Questioned Item

Purchasing GPP

(Please print or type in black ink)

CARDHOLDER NAME (please print or type)

ACCOUNT NUMBER

CARDHOLDER SIGNATURE

DATE

(AREA CODE) TELEPHONE NUMBER

The transaction in question as shown on Statement of Account:

Transaction Date	Reference Number	Merchant	Amount	Statement Date
------------------	------------------	----------	--------	----------------

Please read carefully each of the following situations and check the one most appropriate to your particular dispute. If you have any questions, please contact us at 1-800-227-6736. We will be more than happy to advise you in this matter.

1. UNAUTHORIZED MAIL OR PHONE ORDER

☐ I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or received any goods or services.

2. DUPLICATE PROCESSING—THE DATE OF THE FIRST TRANSACTION WAS _____

☐ The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for this amount. My card was in my possession at all times.

3. MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF \$ _____

☐ My account has been charged for the above transaction, but I have not received the merchandise or service. I have contacted the merchant but the matter was not resolved. (Please provide a separate statement detailing the merchant contract, and the expected date to receive the merchandise).

4. MERCHANDISE RETURNED IN THE AMOUNT OF \$ _____

☐ My account has been charged for the above listed transaction, but the merchandise has since been returned.

Enclosed is a copy of my postal or UPS receipt.

5. CREDIT NOT RECEIVED

☐ I have received a credit voucher for the above listed charge, but it has not yet appeared on my account. A copy of the credit voucher is enclosed. (Please provide a copy of this voucher with this correspondence).

6. ALTERATION OF AMOUNT

☐ The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount for which I signed. The difference of amount is \$ _____.

7. INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE

☐ I do not recognize this charge. Please supply a copy of the sales draft for my review. I understand that when a valid copy is sent to me, a Statement of Questioned Item Form must be provided and will include the copy of the sales draft if a further dispute exists. If a copy of the sales draft cannot be obtained, a credit will appear in my account.

8. COPY REQUEST

☐ I recognize this charge, but need a copy of the sales draft for my records.

9. SERVICES NOT RECEIVED

☐ I have been billed for this transaction, however, the merchant was unable to provide the services.

☐ Paid for by another means. My card number was used to secure this purchase, however final payment was made by check, cash, another credit card, or purchase order. (Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means).

10. NOT AS DESCRIBED

☐ (Cardholder must specify what goods, services, or other things of value were received). The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must have attempted to return the merchandise and state so in their complaint). _____

11. If none of the above reason apply—please describe the situation: _____

(Note: Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper, if necessary, and sign your description statement).

Send To:

I.M.P.A.C. Government Services, P.O. Box 6346, Fargo, ND 58125-6346

Fax: 701-461-3466.



I.M.P.A.C.*

Government Services

Form: CSQIGPPPUR
(10/98)

NOTIFICATION OF INVOICE ADJUSTMENT

Please send this Notification of Adjustment form as a backup when the amount paid is different than the amount of this invoice. Page ____ of ____

Agency Name _____ Level 1 # _____ Level 2 # _____ Level 3 # _____ Level 4 # _____

Invoice Date _____ Invoice Number _____ Invoice Amount _____

(This number must be included on warrant or check.)

The following items on the above-referenced invoice are amounts (credits or debits) not paid or accepted:

Item #	Cardholder Account #	Proc. Date	Merchant Name	Transaction Amount (Additions)	MM/YY* Where Amount is to be Applied (+)	Transaction Amount (Subtractions)	Reason for Non-Payment (-)
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
Totals (+)						Totals (-)	

Note: If you are paying or not accepting a credit for a prior item, please note invoice date that should receive this part of the payment.

Send Form to:

Government Services Payments
P.O. Box 6350
Fargo, ND 58125-6350
Fax: (701) 461-3910

Form Submitted by:

Name: _____
Signature: _____
Phone: _____
Date: _____
E-MAIL ADDRESS _____

Check Balancing Register

Invoice Total \$ _____
Less Adjustments (-) \$ _____
(Questioned Items) \$ (_____)
Add any Interest Penalty Amounts \$ _____

Indicate Payment Method:

Phone Inquiries:

Government Services Customer Service
(800) 227-6736

Add any part of payment that is

- ☐ FRB Funds Transfer being applied to a previous invoice (+) \$ _____
☐ Treasury Check Total of Check/Wire being sent \$ _____
☐ Vendor Express (ACH)
 (Vendor Express #VXP892300015) (ABA #10200021)

Government Services SUPPLY REQUEST FORM

Form #	Form Name	Quantity
AOSET-R0896	Approving Official Account Setup Information	
CHSET-R0896	Cardholder Account Setup Information	
AOMNT-R0896	Approving Official Account Update	
CHMNT-R0896	Cardholder Account Update	
CSQIG	Cardholder Statement Of Questioned Item	
NIA	Notification Of Invoice Adjustment	

SEND REQUEST TO: U.S. Bank Government Services
P.O. Box 6346
Fargo, ND 58125-6346

FAX REQUEST TO: (701) 461-3910

SEND SUPPLIES TO:

Office Name:

Name: _____ Level Numbers ____-____-____

Address: _____

(Street Address ONLY)

City: _____ State: _____ Zip: _____

Phone No.: (____) _____

SPECIAL INSTRUCTIONS:

U.S. Bank Government Services Use Only:

Date Received: _____ Date Shipped: _____

Handled by: _____ Date Sent to: _____

Comments: _____

SUPREQ-R0896



- SECTION 8 -

ELECTRONIC ACCESS

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Electronic Access Overview

U.S. Bank Government Services offers agencies multiple options for electronic access and data exchange; C.A.R.E. (Customer Automated Reporting Environment), Remote Access or data delivered via a diskette or magnetic tape. To initiate any of these optional services, the agency program coordinator should contact your account coordinator or national account manager.

The first part of this section presents an overview of C.A.R.E. and its functionality. C.A.R.E. is the U.S. Bank preferred program management tool for CAL-Card. C.A.R.E. offers a secure website, which allows the agency program coordinator or designee to have secure access to the agency cardholder data. Which includes account setup, account maintenance, file transfer, reporting and transaction management. A detailed overview is provided.

The second part of this section presents an overview of Remote Access. Remote Access allows an agency electronic access through a dial up modem. An agency can view an invoice, the cardholder and approving official account information and create custom reports.

The third part of this section presents a general overview of receiving data on diskettes, which are created after U.S. Bank Government Services has completed daily processing. Information on the diskettes is encrypted for security in the event of loss. The diskettes, available in either 3.5" or 5.25" density, contain both agency data and the application necessary to read and print it.

Technical specifications for receiving a flat file of raw transaction data are also included in this section. The Transaction Detail Record Layout (998 or 997 file) contains cardholder transaction data that, once received, can be easily processed or formatted by the agency. Another flat file, the 995 Quarterly Merchant Activity Report, is also available.



C.A.R.E.
Customer Automated Reporting Environment
Web Address: <https://care.usbank.com>

A U.S. Bank program management tool that allows secure access through the Internet to your cardholder data. C.A.R.E. increases your control of your data with access anytime of the day. A robust program management tool that offers Account Setup, real-time account maintenance, view capability of cardholder transactions, reporting, and a secure file transfer functionality.

ACCOUNT SETUP

Account Setup gives you the ability to set up and establish new cardholder and approving official Accounts. During Account Setup, you establish basic demographic information on your cardholders and your agency. Plus, you indicate individual spending controls for cardholders, such as Single Purchase Limits, Monthly Limits, and Merchant Category Codes. Through Account Setup you receive the 16-digit cardholder Account, which is ready for activation the following business day.

ACCOUNT MAINTENANCE

Account Maintenance allows you to view and perform Account Maintenance on all cardholder Accounts as well as perform maintenance to approving official Accounts. Because the Account Setup and Maintenance tasks can be completed in “real time,” critical, last minute changes can be made on the spot. So when a program administrator receives an emergency call from a cardholder in the field who needs his or her limits raised, the program administrator can respond immediately. The program administrator can also close cardholder Accounts and approving official Accounts.

STATUS

Status functionality helps users more easily manage work-in-progress. For every task performed in Account Setup and Account Maintenance, you are given the options of filing the complete or incomplete information so it can be retrieved and processed later, or submitting the information for immediate processing. In addition, you can check the status of submitted tasks and whether they successfully posted to U.S. Bank’s processing platforms.

REPORTS

Comprehensive reporting is vital to managing your CAL-Card Program effectively. Whether a summary report is needed or a drill down to the finest transaction detail, C.A.R.E. can support it. With C.A.R.E.’s exceptional reporting tools, you can run pre-defined standard reports or create agency-customized ad hoc reports and graphs — with 24 months of transaction data available to you online. Utilizing C.A.R.E.’s Managed Reporting Environment, a powerful, proven reporting engine, reports and graphs can be built efficiently using the “Wizard” functions, without having to learn complicated query languages.



These reports and graphics can be viewed online, downloaded to a spreadsheet, or sorted, manipulated and saved for future use. It's up to you. The U.S. Bank standard reports are a collection of reports that have a pre-defined layout giving you the most commonly used purchase data elements, including information regarding MCC Lists, Member Lists, Account Status, Card and cardholder Activity.

TRANSACTION MANAGEMENT

Not everyone wants to process transactions the same way. C.A.R.E. supports multiple transaction management and approval models and is more than just a transaction reporting mechanism. It delivers comprehensive functionality around the processing and management of your cardholders' transactions.

Transaction Management provides users with a method of viewing, maintaining, approving, rejecting, disputing and reallocating statements and transactions, online in "real time". This unique management tool allows Program Administrators to monitor the progress of their cardholders and the overall status of statement approval.

As a **Cardholder**, you have the ability to:

- *Approve individual transactions and statements*
- *Re-allocate transactions to different accounting codes*
- *Split transactions to multiple accounting codes*
- *Initiate transaction disputes*
- *Enhance transactions with supplementary data capture and transaction logging, including the ability to append additional information before and after a transaction is posted to a statement*

As a **Program Administrator or manager**, you have the additional capability to:

- *Monitor and perform cardholder functions on behalf of your cardholders*
- *Approve or reject cardholder statements for payment*
- *Enable direct feeds of transactions to your general ledger and accounts payable systems*
- *Monitor the progress of cardholders and overall status of statement approval*

Transaction Management functionality is currently in pilot with the State of California. Please contact a U.S. Bank National Account Manager if you are interested.

Cost Allocation

Cost allocation allows you to set up or modify Cost Allocation Rule Sets, which define accounting code structures that are consistent with your general ledger systems. The Rule Set defines the number of segments required for your accounting code structure, the length of each segment and the validation rules associated with each segment.

Communication

Don't expose sensitive data and account information to Internet viruses, worms or unauthorized public access. Forget Internet e-mail! Now you can receive your files or reports through a secure website. C.A.R.E. can securely deliver reports, invoice files and



other attachments to C.A.R.E. users. All attachments are routinely scanned for viruses and 128-bit SSL data encryption protects sensitive information to maximize your privacy. Many standard reports can be delivered electronically through C.A.R.E. Some of these reports include the R060, F110 and the F107. Please contact a U.S. Bank National Account Manager to learn more.

TRAINING

U.S. Bank offers two forms of training to meet your individual needs. Web-based training available 24 hours/seven days a week and in person training. The in person training class is a beginning class, which covers all of the basic functionalities. The training schedule is posted on calcard.com or contact your U.S. Bank National Account Manager.

Customer Service Support

U.S. Bank understands how important it is to get assistance when it's needed. We deliver superior, quality support to our C.A.R.E. customers:

Technical Support Desk

Available 8:00 a.m. to 6:00 p.m. central time
(800) 254-9885

Request Access to C.A.R.E.

To obtain access to C.A.R.E. you must be assigned a user id and password.

1. APC sends e-mail request to U.S. Bank National Account Manager
2. C.A.R.E. worksheet is e-mailed to APC
3. APC completes worksheet, which identifies the type of access requested. E-mails worksheet back to U.S. Bank National Account Manager
4. New user id and password set up takes approximately seven business days.
5. New user id and password will be e-mailed to the APC



Remote Access

Remote Access is achieved through commonly used communications software, a PC, modem, and a dial up analog telephone line. Remote Access enables the agency to access their cardholder files to update account information or set up new accounts. Remote Access also lets the agency view invoice activity and cardholder transaction detail. It makes it possible to produce ad hoc reports from these databases by creating files with specific data elements the agency selects. These file elements are exported to the agency's on site PC for re-formatting into a report of the agency's design.

To ensure proper system and data controls, requests for access must be authorized by the agency program coordinator and delegated only to those listed as designated officials, such as dispute officials or billing officials. Each person issued a logon code will be held accountable for any and all activity conducted under his or her logon code.

To request access to Remote Access please contact your U.S. Bank Account Manager.

Data Diskette Instructions

U.S. Bank Government Services offers the option to receive reports on diskette. All data sent outside U.S. Bank Government Services through personal computer diskettes uses the PC Mailer system to secure the transfer of information. The PC Mailer System ensures confidentiality, integrity, and security. You will be issued a password, which is required to unlock PC Mailer diskettes, prior to receipt of your first diskette. Your agency is responsible for protecting the password. A new password may be requested due to personnel changes or when the situation is deemed appropriate. The request must be in writing and should be received by U.S. Bank Government Services five days in advance of the required change.



Transaction Detail Record Layout: 997/998 File

The Transaction Detail records transmitted are defined below. The layouts for the 998 file (produced at cycle time) and the 997 file (produced daily or weekly) are identical with the exception of the 23-character field called “reference.” That field appears only on the 997 file. There are two record types for every Transaction Detail. A third record type, a trailer record, appears at the end of each batch of records. Record layouts are listed below in detail. Definitions of the fields follow the layouts.

Record 1 Layout

			LAYOUT		
			FIELD		LEN
RECORD 1:	5		FILLER	PIC X (01)	1
	5	TRAN-XMT-REC1			
		10	TX1-REC-NUM	PIC X	1
		10	TX1-SEQ-NUM	PIC 9 (07)	7
		10	TX1-LEVEL1	PIC 9 (04)	4
		10	TX1-LEVEL2	PIC 9 (02)	2
		10	TX1-LEVEL3	PIC 9 (02)	2
		10	TX1-LEVEL4	PIC 9 (04)	4
		10	TX1-APPROVING-ACCT	PIC 9 (08)	8
		10	TX1-CARDHOLDER-ACCT	PIC 9 (08)	8
		10	TX1-PURCH-DATE	PIC 9 (06)	6
		10	TX1-TRAN-CODE	PIC X (03)	3
		10	TX1-TRAN-AMOUNT	PIC 9 (07) V99-	10
		10	TX1-SALES-TAX-INCLUDED-CODE	PIC 9 (01)	1
		10	TX1-SALES-TAX	PIC 9 (07) V99	9
		10	TX1-ACCOUNTING-CODE	PIC X (50)	50
		10	TX1-PROCESS-DATE	PIC 9 (06)	6
		10	TX2-SIC	PIC X (04)	4
		10	TX1-RPT-NUMBER	PIC X (03)	3
		10	FILLER	PIC X (04)	4
					133



Record 2 Layout

			FIELD		LEN
RECORD2:	5		FILLER	PIC X (01)	1
	5	TRAN- XMT-REC2			
		10	TX2-REC-NUM	PIC X	1
		10	TX2-SEQ-NUM	PIC 9 (07)	7
		10	TX2-MERCHANT NAME	PIC X (25)	25
		10	TX2-MERCHANT CITY	PIC X (13)	13
		10	TX2-MERCHANT STATE	PIC XX	2
		10	TX2-REFERENCE	PIC X (23)	23
		10	TX2-USER-FIELD 2	PIC X (15)	15
		10	TX2-TAX-EXEMPT-ID	PIC X (20)	20
		10	TX2-PURCHASE-IDENTIFIER- FORMAT- CODE	PIC X (01)	1
		10	TX2-PURCHASE- IDENTIFIER/VARIABLE DATA CAPTURE	PIC X (25)	25
					9
					133



Trailer Record Layout

			FIELD		LEN
TRAILER RECORD:	5		FILLER	PIC X (01)	1
	5	TRAN-XMT- TRAILER			
		10	TXT-LEVEL1	PIC 9 (04)	4
		10	TXT-LEVEL2	PIC 9 (02)	2
		10	TXT-LEVEL3	PIC 9 (02)	2
		10	TXT-LEVEL4	PIC 9 (04)	4
		10	TXT-APPROVING-ACCT	PIC 9 (08)	8
		10	TXT-CARDHOLDER- ACCT	PIC 9 (08)	8
		10	TXT-REC-NUM	PIC X	1
		10	TXT-SEQ-NUM	PIC 9 (07)	7
		10	TXT-NUM-1-RECS	PIC 9 (09)	9
		10	TXT-NUM-2-RECS	PIC 9 (09)	9
		10	TXT-TOT-1-2-RECS	PIC 9 (09)	9
		10	TXT-TOT-PLUS-TRAILER	PIC 9 (09)	9
		10	FILLER	PIC X (60)	60
					133

Record 1 Field Definitions

TX1-REC-NUM: ‘1’ for the first record, ‘2’ for the second record, ‘9’ for the trailer record.

TX1-SEQ-NUM: The two detail records that make up one transaction contain the same sequence number. This allows the two records to be identified as the two components making up one transaction. Sequence numbers are unique within each batch of transactions.

TX1-LEVEL1: The Level 1 indicator represents the 4-digit program number.

TX1-LEVEL2: The Level 2 indicator represents the parent organization, department or agency.

TX1-LEVEL3: The Level 3 indicator represents the second major organization level within the parent organization, e.g. agency or bureau.

TX1-LEVEL4: The Level 4 indicator represents the major reporting and billing level, e.g. work unit.

TX1-APPROVING-ACCT: Represents the last eight digits of the Level 5 account number (approving official account.) This field will contain all 9’s on the trailer record.

TX1-CARDHOLDER-ACCT: Represents the last eight digits of the Level 6 credit card account number (cardholder account). This field will contain all 9’s on the trailer record.

TX1-PURCH-DATE: The date (YYMMDD) that the transaction was initiated. If the transaction is a sale, this is the purchase date.

TX1-TRAN-CODE: The type of transaction, e.g. sale, credit voucher. Examples of valid codes are:

- 100 and 101 = sales transactions
- 201 and 206 = sales returns or credits

A complete list of all the codes can be provided upon request.

TX1-TRAN-AMOUNT: The amount of the transaction with an implied decimal point. If this amount is a credit, it is followed with a ‘-’. If it’s a debit, it is followed with a blank.

SALES-TAX-INCLUDED-CODE:

- 0 = No Sales Tax information provided
- 1 = Sales Tax amount included
- 2 = Tax exempt transaction

SALES TAX: The amount of sales tax included in the transaction amount. Optional data input by the merchant at the Point of Sale (non-financial data field).

TX1-ACCOUNTING-CODE: The accounting code assigned to the cardholder account.

TX1-PROCESS-DATE: The date the transaction was processed at U.S. Bank Government Services.

TX2-SIC: The SIC Code for the merchant.

TX1-RPT-NUMBER: ‘998’ indicates the file was produced at cycle time; ‘997’ indicates the file contains daily transactions. Warehoused for either daily, weekly or monthly input.



Record 2 Field Definitions

TX2-REC-NUM: ‘1’ for the first record, ‘2’ for the second record, ‘9’ for the trailer record.

TX2-SEQ-NUM: The two detail records that make up one transaction will contain the same sequence number. This allows the two records to be identified as the two components making up one transaction. Sequence numbers are unique within each batch of transactions.

TX2-NAME: The merchant name or a description of the transaction.

TX2-CITY: The city of the merchant location (if appropriate for the transaction code).

TX2-STATE: The state or country abbreviation of the merchant location (if appropriate for the transaction code).

TX2-REFERENCE: A number assigned to a transaction for purposes of tracking and processing through the Visa Member Bank System.

TX2-USER-FIELD2: The User Field 2 assigned to the cardholder account.

TAX EXEMPT ID: The tax-exempt data assigned to the cardholder account.

MERCHANT LEVEL 2 DATA FORMAT CODE: Space or 0 = Free Text item description, or field not used.

1 = Purchase Identification Data

2 = Not Used

3 = Rental Agreement Number

4 = Hotel Folio Number

9 = Customer Code Data

MERCHANT LEVEL 2 DATA: Up to a 25-character field, variable or discretionary data provided to or by merchant/supplier at time of purchase.

Trailer Record Field Definitions

TXT-LEVEL1: The Level 1 indicator represents the 4-digit program number.

TXT-LEVEL2: The Level 2 indicator represents the parent organization, department or agency.

TXT-LEVEL3: The Level 3 indicator represents the second major organization level within the parent organization, e.g. agency or bureau.

TXT-LEVEL4: The Level 4 indicator represents the major reporting and billing level, e.g. work unit.

TXT-APPROVING-ACCT: Represents the last eight digits of the Level 5 account number (approving official Account.) This field will contain all 9’s on the trailer record.

TXT-CARDHOLDER-ACCT: Represents the last eight digits of the Level 6 CAL-Card account number (cardholder account). This field will contain all 9’s on the trailer record.



TX1-REC-NUM: '1' for the first record, '2' for the second record, '9' for the trailer record.

TX1-SEQ-NUM: The two detail records that make up one transaction will contain the same sequence number. This will allow the two records to be identified as the two components making up one transaction. Sequence numbers are unique within each batch of transactions.

TX1-NUM-1-RECS: The total number of record 1's contained in the batch.

TX1-NUM-2-RECS: The total number of record 2's contained in the batch.

TX1-TOT-1-2-RECS: The total of both record 1's and record 2's contained in the batch.

TX1-TOT-PLUS-TRAILER: The total dollar value of all records contained in the batch, including the trailer record (Record 1's + Record 2's + Trailer).

NOTE: To get a full 16 digit account number use the following fields: TX1-LEVEL1, TX1-LEVEL2, TX1-LEVEL3, TX1-CARDHOLDER-ACCT.



Quarterly Merchant Activity Data: 995 Record Layout:

The 995 records for the Quarterly Merchant Activity record layout are defined below. There are two record types for every set. There is a third record type, a trailer record, which occurs at the end of each batch of records. Record layouts are listed below in detail. Definitions of the fields follow the layouts.

Record 1 Layout

LAYOUT					
			FIELD		LEN
RECORD 1:	05		FILLER	PIC X (01)	1
	05	R995-RECORD-1			
		10	R995-R1-ID	PIC X (03)	3
		10	R995-R1-SEQ	PIC X (01)	1
		10	R995-R1-REC-NUM	PIC 9 (07)	7
		10	R995-R1-LEVEL-1	PIC 9 (04)	4
		10	R995-R1-LEVEL-2	PIC 9 (02)	2
		10	R995-R1-LEVEL-3	PIC 9 (02)	2
		10	R995-R1-LEVEL-4	PIC 9 (04)	4
		10	R995-R1-MERCH-NAME	PIC X (25)	25
		10	R995-R1-ADDR-1	PIC X (30)	30
		10	R995-R1-ADDR-2	PIC X (28)	28
		10	R995-R1-MERCH-CITY	PIC X (13)	13
		10	R995-R1-MERCH-STATE	PIC X (03)	3
		10	R995-R1-MERCH-ZIP	PIC X (09)	9
		10	FILLER	PIC X (01)	1



Record 2 Layout

			FIELD		LEN
RECORD 2:	05		FILLER	PIC X (01)	1
	05	R995-RECORD-2			
		10	R995-R2-ID	PIC X (03)	3
		10	R995-R2-SEQ	PIC X (01)	1
		10	R995-R2-REC-NUM	PIC 9 (07)	7
		10	R995-R2-TIN-NUM	PIC X (09)	9
		10	R995-R2-SMALL-BUS-CODE	PIC X (01)	1
		10	R995-R2-MINORITY-CODE	PIC X (02)	2
		10	R995-R2-WOMAN-OWNED-CODE	PIC X (01)	1
		10	R995-R2-INC-CODE	PIC X (01)	1
		10	R995-R2-SOLE-OWNER-NAME	PIC X (43)	43
		10	R995-R2-NUM-CHARGES	PIC 9 (09)	9
		10	R995-R2-TOT-AMT	PIC 9 (11) V99-	13
		10	R995-R2-SIC-DESC	PIC X (25)	25
		10	R995-R2-SIC-CODE	PIC 9 (04)	4
		10	R995-R2-BEG-DATE	PIC 9 (06)	6
		10	R995-R2-END-DATE	PIC 9 (06)	6
		10	FILLER	PIC X (01)	1



Trailer Record Layout

			FIELD		LEN
TRAILER RECORD:	05		FILLER	PIC X (01)	1
	05	R995- RECORD-9			
		10	R995-R9-ID	PIC X (03)	3
		10	R995-R9-SEQ	PIC X (01)	1
		10	R995-R9-REC-NUM	PIC 9 (07)	7
		10	R995-R9-LEVEL-1	PIC 9 (04)	4
		10	R995-R9-LEVEL-2	PIC 9 (02)	2
		10	R995-R9-LEVEL-3	PIC 9 (02)	2
		10	R995-R9-LEVEL-4	PIC 9 (04)	4
		10	R995-R9-LOGICAL-TOTAL	PIC 9 (09)	9
		10	R995-R9-PHYSICAL- TOTAL	PIC 9 (09)	9
		10	R995-R9-BEG-DATE	PIC 9 (06)	6
		10	R995-R9-END-DATE	PIC 9 (06)	6
		10	R995-R9-CREATE-DATE	PIC 9 (06)	6
		10	FILLER	PIC X (73)	73
					133

Record 1 Field Definitions

R995-R1-ID: '995' Identifies file number.

R995-R1-SEQ: '1' for the first record, '2' for the second record, '9' for the trailer record.

R995-R1-REC-NUM: The two detail records that make up one transaction contain the same sequence number. This allows the two records to be identified as the two components making up one transaction. Sequence numbers are unique within each batch of transactions.

R995-R1-LEVEL-1: The Level 1 indicator represents the 4-digit program number.

R995-R1-LEVEL-2: The Level 2 indicator represents the parent organization, department or agency.

R995-R1-LEVEL-3: The Level 3 indicator represents the second major organization level within the parent organization, e.g. agency or bureau.

R995-R1-LEVEL-4: The Level 4 indicator represents the major reporting and billing level, e.g. work unit.

R995-R1-MERCH-NAME: The doing business as (DBA) name of the merchant.

R995-R1-ADDR-1: The first line of the merchant address.

R995-R1-ADDR-2: The second line of the merchant address.

R995-R1-MERCH-CITY: The city of the merchant location.

R995-R1-MERCH-STATE: The state of the merchant location.

R995-R1-MERCH-ZIP: The zip code of the merchant location.



Record 2 Field Definitions

R995-R2-ID: ‘995’ identifies file number.

R995-R2-SEQ: ‘1’ for the first record, ‘2’ for the second record, ‘9’ for the trailer record.

R995-R2-REC-NUM: The two detail records that make up one transaction contain the same sequence number. This allows the two records to be identified as the two components making up one transaction. Sequence numbers are unique within each batch of transactions.

R995-R2-TIN-NUM: The tax ID number of the merchant.

R995-R2-SMALL-BUS-CODE: ‘Y’ is a merchant with 500 employees or less. ‘N’ is a merchant with greater than 500 employees.

R995-R2-MINORITY-CODE: The two-character code that is explained in the legend below.

R995-R2-WOMAN-OWNED-CODE: ‘Y’ is a woman owned business and ‘N’ is not.

R995-R2-INC-CODE: The one character code that is explained in the legend below.

R995-R2-SOLE-OWNER-NAME: The name of the owner if the incorporated code is ‘1’.

R995-R2-NUM-CHARGES: The number of agency charges for the merchant for the reporting period.

R995-R2-TOT-AMT: The total amount of agency charges for the merchant for the reporting period.

R995-R2-SIC-DESC: The merchant industry description associated with primary SIC Code.

R995-R2-SIC-CODE: The primary Standard Industry Code (SIC) for the merchant.

R995-R2-BEG-DATE: The beginning date of the period reported. The format is YYMMDD.

R995-R2-END-DATE: The end date of the period reported. The format is YYMMDD.

Legend for merchant demographics MC/SB/WO/INC:

MC = For Minority Classification
N = Not minority owned
HI = Hispanic
SA = Subcontinent-Asian American
NA = Native American
AP = Asian-Pacific
OT = Other
BL = Black
SB = For Small Business
Y = 500 or less Employees
N = Greater than 500
WO = For Women Owned
Y = Women Owned
N = Not
INC = For Incorporated Classification
0 = Other
2 = Partnership



- 1 = Individual/Sole Proprietorship
- 3 = Corporation

Trailer Record Field Definitions

R995-R9-ID: '995' identifies file number.

R995-R9-SEQ: '1' for the first record, '2' for the second record, '9' for the trailer record.

R995-R9-REC-NUM: The two detail records that make up one transaction contain the same sequence number. This allows the two records to be identified as the two components making up one transaction. The batch trailer record has a different record number from any records in the batch.

R995-R9-LEVEL-1: The Level indicator represents the 4-digit program number.

R995-R9-LEVEL-2: The Level 2 indicator represents the parent organization, department or agency.

R995-R9-LEVEL-3: The Level 3 indicator represents the second major organization level within the parent organization, e.g. agency or bureau.

R995-R9-LEVEL-4: The Level 4 indicator represents the major reporting and billing level, e.g. work unit.

R995-R9-LOGICAL-TOTAL: The total number of type '1' records in the batch.

R995-R9-PHYSICAL-TOTAL: The total number of type '1' and '2' records in the batch.

R995-R9-BEG-DATE: The beginning date of the period reported. The format is YYMMDD.

R995-R9-END-DATE: The end date of the period reported. The format is YYMMDD.

R995-R9-CREATE-DATE: The date that the file was created. The format is YYMMDD.



- SECTION 9 -

SUPPLIER ACCEPTANCE

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Supplier Sign Up

For the CAL-Card Purchasing Card Program to be most effective, the suppliers who conduct business with the agency must accept Visa. U.S. Bank Government Services can help suppliers establish themselves as Visa merchants.

U.S. Bank Government Services suggests that agencies inform suppliers that the CAL-Card is an optional method of payment. Suppliers who don't currently accept Visa can be referred to their local bank or to U.S. Bank Merchant Payment Services at (toll free) (800) 334-1941. Merchant Payment Services provides information and Visa set up assistance to merchants. The agency may also provide suppliers with a copy of the Supplier Questionnaire on page 4 of this section. This questionnaire makes it easier for suppliers to request information.

When a supplier makes an inquiry regarding Visa capability, U.S. Bank Merchant Payment Services sends them merchant Account Setup materials and an information packet, which includes:

- Discount rate and equipment costs
- Contract
- Request for photograph of business locations (OCC requirement) or an acceptable alternative, such as an advertisement from the Yellow Pages, trade journal or newspaper (publicly traded corporations are exempt from this requirement).
- Request for a voided check for bank transit and routing number, and Demand Deposit Account number (DDA) to designate where CAL-Card deposits are to be processed.

The Account Setup package must be completed in full before the supplier set up process can begin. If suppliers have questions regarding set up materials, a U.S. Bank Merchant Payment Services representative is available by calling (800) 334-1941.

The supplier can expect to begin Visa processing within 21 business days from the receipt of a completed application package, during which time the following occurs:

1. U.S. Bank underwriters evaluate the application for approval or decline.
2. The supplier account is established on both the U.S. Bank Merchant System and at the network level.
3. Equipment and supplies are mailed to the supplier.
4. The supplier is contacted, training is scheduled and completed.

If the application is declined, the supplier is notified by a letter, which explains the reason for the decline. The supplier is also advised that although U.S. Bank has not accepted the application, processing may be available from another source, such as a local bank.



Supplier Acceptance Benefits

Although there is a fee for processing purchasing cards, the CAL-Card Program benefits suppliers in many ways:

- Visa-capable suppliers can streamline the purchasing and payment process for CAL-Card cardholders and their agencies.
- Full payment for CAL-Card purchases is received within three business days.
- Suppliers are not required to send invoices. Overhead costs are reduced as a result of automated payments, which are electronically deposited into the supplier's business checking account.

U.S. Bank Merchant Payment Services can also help agencies expand their base of Visa capable merchants. The U.S. Bank Merchant Payment Services telephone number is (800) 432-9413, Option 5.





I.M.P.A.C.®
Government Services

Supplier Questionnaire

Date _____

SUPPLIER REQUEST FOR INFORMATION

- ☐ We currently accept Visa, but would like information about the U.S. Bank Visa program.
- ☐ Please send Visa Account Setup information.
- ☐ Please send information on how Visa can benefit our business.

SUPPLIER INFORMATION

Supplier Business Name _____

Business Address _____

Business City/State/Zip _____

Contact Name _____ Contact Title _____

Contact Phone _____

Contact FAX _____

Type of Business _____ Type of Product _____

FAX OR MAIL TO

U.S. Bank Merchant Payment Services
ATTN: Government Services Supplier Representative
1010 South Seventh Street, FBTT0411
Minneapolis, MN 55415-1700
FAX: (612) 973-7377

Questions? Call (800) 432-9413, Option 5

